

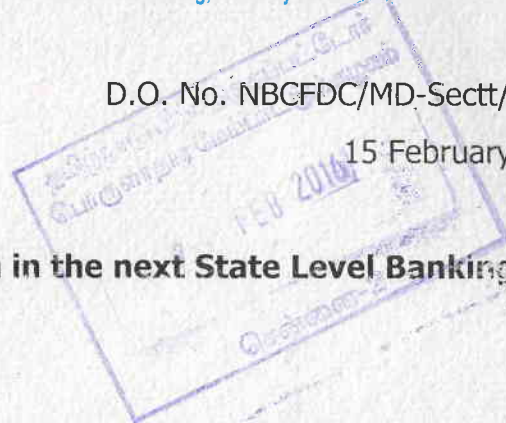
के. नारायण
प्रबन्ध निदेशक
K. Narayan
Managing Director



नेशनल बैकवर्ड क्लासेज फाइनेंस एण्ड डेवलपमेण्ट कॉर्पोरेशन
(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)
National Backward Classes Finance & Development Corporation
(A Government of India Undertaking, Ministry of Social Justice & Empowerment)

D.O. No. NBCFDC/MD-Sectt/ 2016/ 6794

15 February, 2016



SMA
C
23/2/16

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My dear Chandrasekharji,

Sub: Request for inclusion of agenda in the next State Level Banking Committee (SLBC) meeting.

At the outset, I thank you for all the courtesies extended during my visit to Chennai on 12.02.2016. I am hopeful that with our joint efforts, we will be able to effectively engage with Public Sector Banks (PSBs) and Regional Rural Banks (RRBs) for increased coverage of fund disbursement to our target group.

In the above regard, I am enclosing along with a copy of our schemes and also the draft of the MOU proposed to be signed with the Banks for making them our Channelizing Agencies. It is requested that the said documents may be included for consideration in the next SLBC meeting of the State. Further, should it be found necessary, both of us can also attend the meeting wherein I can ask my General Manager to make a brief presentation.

In the mean time, it is requested that you may again convey to the Banks to give their written feedback on the proposed arrangement as mentioned in the MOU, so that action, if any, may be initiated at our end for addressing their concerns.

With best wishes and regards,

Yours sincerely,

K. Narayan
(K. Narayan)

Sri M. Chandrasekharan, IAS
Managing Director
Tamil Nadu Backward Classes
Economic Development Corporation,
No. 735, Anna Salai (III)rd Floor,
Chennai- 600 002.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD. ND. No. 539 / 06.01.004 /2014-15

December 8, 2014

Joint
The Secretary (SJ&E)
Ministry of Social Justice & Empowerment
(Department of Social Justice & Empowerment)
9th floor, Jeevan Prakash Building
25 K G Marg, New Delhi.

Dear Sir,

Meeting on Priority Sector Lending in the Office of Secretary,
Ministry of Social Justice and Empowerment

Please refer to the issues deliberated upon in the captioned meeting which was held on June 13, 2014. Most of the replies to the issues raised in the meeting were given vide our letters dated August 4, August 14, September 5 and October 22, 2014 respectively. With regard to the issue of exempting Apex Corporations for channelizing their funds from Base Rate guidelines for OBC target groups we give below reply received from RBI, Central Office.

Issue	Reply by CO
RBI may also advise banks/RRBs to channelize funds of Apex Corporations such as National Backward Classes Finance & Development Corporation (NBCFDC), National Scheduled Castes Finance & Development Corporation (NSCFDC), National Handicapped Finance & Development Corporation (NHFDC) and National Backward Classes Finance & Development Corporation (NBCFDC) at below base rate in r/o OBC beneficiaries.	Banks may charge interest at the rates prescribed under the scheme of National Backward Classes Finance & Development Corporation (NBCFDC) to the extent refinance is available. Such lending, even if it is below the Base rate, would not be considered as a violation of the Base rate guidelines. Interest rate charged on the part not covered under refinance should not be below Base Rate.

Please acknowledgement receipt.

Yours faithfully,
Rachna Dikshit
(Rachna Dikshit)
General Manager

वित्तीय समावेशन और विकास विभाग, 6, संसद मार्ग, नई दिल्ली- 110001
☎ फोन नं. 23715393/ 23325238 फैक्स नं.: 011-23736755 ईमेल: rpdnewdelhi@rbi.org.in
Financial Inclusion and Development Department, 6 Sansad Marg, New Delhi-110 001
☎ Phone No.23715393/ 23325238 Fax No.: 011-23736755 E-mail : rpdnewdelhi@rbi.org.in

हिन्दी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी - रिजर्व बैंक द्वारा डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का नंबर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।

Caution: RBI never sends mails, SMSs or make calls asking for personal information like bank account details, passwords etc. It never keeps or offer funds to anyone .Please do not respond in any manner to such offers

No. 313 US(BC)
Date 14/12

US(BC)
14

SO(BCIA) - P1 (round)
16/12

C/C

A Brief Note on the Working of NBCFDC

National Backward Classes Finance and Development Corporation (NBCFDC), a Government of India Undertaking under the aegis of Ministry of Social Justice & Empowerment and has an authorized share capital of Rs.1500 Crore against which the Ministry has so far released Rs.1024 Crore.

NBCFDC was incorporated on 13 January, 1992 under Section 8 of Companies Act 2013 (earlier Section 25 of the Companies Act, 1956) as a Company not for profit with an objective to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes in skill development and self employment ventures.

Schemes are implemented through State Channelising Agencies (SCAs) nominated by respective State Government/UT.

Eligibility

Members of Backward Classes having annual family income less than **double the poverty line** (i.e. Rs.98,000/- in rural areas and Rs.1,20,000/- in urban areas) are eligible to obtain loan from NBCFDC.

NBCFDC assists a wide range of income generating activities which include agricultural and allied activities, small business/artisan and traditional occupation, transport sector & service sector, technical and professional trades/courses.

Types of Loan & Pattern of Finance

a) **Term Loan** : Maximum loan limit : Rs. 10 Lakh per beneficiary.

NBCFDC Loan : upto 85% of the project cost in general scheme. Balance 15% to be shared by SCA/Beneficiary.

b) **Margin Money Loan** : Maximum loan limit : Rs. 10 Lakh per beneficiary.

NBCFDC Loan : upto 40% of the project cost, balance amount of project cost is contributed by Bank/Financial Institution (50%), SCA (5%), and the beneficiary (5%).

c) **Micro Finance**: Maximum loan limit : Rs. 50,000/- per beneficiary/member of the SHG.

NBCFDC Loan : upto 90% to 95% of the project cost. Balance 5%-10% to be shared by SCA/Beneficiary.

Activities which can be financed

The Corporation can assist a wide range of income generating activities under following broad sectors:

- 1. Agriculture & Allied Activities**
- 2. Small Business/Artisan & Traditional Occupation**
- 3. Transport Sector & Service Sector**
- 4. Technical and Professional Trades/Education loan for professional Courses**

The SCAs are to disburse loans for viable projects as per needs and choice of beneficiaries under above mentioned broad sectors.

Types of loan:

Term Loan/Margin Money Loan

(a) New Swarnima for Women

Under this scheme, women belonging to backward classes living below double the poverty line can obtain loan upto Rs.1,00,000/- @ 5% p.a.

NBCFDC loan : 95% of Project Cost.

(b) Education Loan Scheme

NBCFDC provides Educational Loans to the students of Backward Classes living below double the poverty line for pursuing general/ professional/technical courses or trainings at graduate and/or higher levels. Maximum loan limit in India is Rs.10 lakh and abroad is Rs.20 Lakh. The rate of interest is 4% p.a. and girl students will get a special concessional rate of interest @ 3.5% p.a.

NBCFDC loan : 90% for study in India and 85% for study abroad.

(c) Saksham

This is a special scheme under Term Loan for young professional belonging to Backward Classes of the target group. Maximum loan limit is Rs.10 Lakh per beneficiary. The loan upto Rs.5 Lakh bears interest @ 6% p.a. and loan above Rs.5 Lakh to Rs.10 Lakh bears interest @ 8% p.a.

NBCFDC loan : 85% of Project Cost.

(d) Shilp Sampada

The objective of this scheme is to upgrade the technical and entrepreneurial skill of Backward Classes by way of providing training and financial assistance under Term Loan for self-employment in traditional craft etc. the artisans and handicraft persons of Backward Classes living below double the poverty line can obtain loan upto Rs.10 Lakh under this scheme. Loans upto Rs.5 Lakh bears interest @ 6% p.a. and above Rs.5 Lakh to Rs.10 Lakh bears interest @ 8% p.a.

NBCFDC loan : 85% of Project Cost.

Micro Finance

- (a) Micro Finance Scheme : NBCFDC's Micro Finance Scheme is implemented by SCAs through accredited NGOs/Self-Help Groups. The maximum loan limit per beneficiary is Rs.50,000/-. The rate of interest 5% p.a. from SCA to Beneficiary.

NBCFDC loan : 90% of Project Cost

- (b) Mahila Samridhi Yojana (Micro Finance Scheme for Women) : NBCFDC's Mahila Samridhi Yojana is implemented by SCAs through accredited NGOs/Self-Help Groups (SHGs).

The maximum loan limit per beneficiary is Rs.50,000/-. The rate of interest is 4% p.a. from SCA to Beneficiary.

NBCFDC loan : 95% of Project Cost.

- (c) Krishi Sampada : To provide concessional loans under Micro Finance to small farmers, vegetable vendors of the target group for requirement of funds during Rabi & Kharif or any cash crop. The loanee can obtain loan upto Rs.50,000/- @ 4% p.a.

NBCFDC loan : 95% of Project Cost

Other Developmental Activities

Training & Development : The Corporation provides financial assistance for Skill Development Training Programme and for entrepreneurial skills of eligible members of Backward Classes living below double the poverty line. Financial assistance is provided through SCAs/National Level/State Level Training Institutes, to create an ecosystem of empowerment of Backward Classes (Target Group) by Skilling on a large scale with high standards and to promote a culture of entrepreneurship which can generate wealth and self-employment or wage employment leading to sustainable livelihood for target group population in the country.

Marketing Linkages : Besides other developmental activities, the Corporation is promoting, marketing facilities for the artisans of the target group by providing opportunities to participate in the Country's leading fairs like India International Trade Fair, Dilli Haat and Suraj Kund Crafts Mela etc. as well as in the exhibitions/fairs organized in their respective States. The event not only give much needed marketing exposure to these artisans, but also provide an opportunity to market their products at good price which usually they find difficult in their own places. NBCFDC helps traditional BC Artisans by way of providing them platform to exhibit their products in the exhibitions to establish marketing linkages. NBCFDC also motivates the SCAs to organize or participate in exhibitions to showcase the schemes of the Corporation and also to exhibit the diverse products and services for which NBCFDC has provided financial assistance to the members of Backward Classes in different parts of the Country through SCAs. The objective of such exhibitions is to generate awareness about the NBCFDC schemes as well as to give exposure to the artisans of the target group to a bigger market. Beneficiaries are also being provided to and fro expenses, etc. NBCFDC also motivates its beneficiaries to take benefit of Online Portals.

National Backward Classes Finance and Development Corporation

Pattern of Finance & Rate of Interest w.e.f. 01.09.2011

Sl.No.	Name of Scheme	Max. Loan Limit	Pattern of Finance	ROI p.a.	
				SCA	Benef.
1	Term Loan	Rs. 10 Lakh	NBCFDC SCA Beneficiary	85%	
				10%	
				05%	
2	Margin Money Loan	Rs. 10 Lakh	NBCFDC SCA Bank/Fis Beneficiary	40%	
				05%	
				50%	
3	Education Loan	Rs. 10 Lakh	NBCFDC SCA Beneficiary	90%	
				05%	
				05%	
4	New Swarnima - for women	Rs. 1 Lakh	NBCFDC SCA/Beneficiary	95%	
				05%	
				05%	
5	Saksham	Rs. 10 Lakh	NBCFDC SCA Beneficiary	85%	
				10%	
				05%	
6	Shilp Sampada	Rs. 10 Lakh	NBCFDC SCA Beneficiary	85%	
				10%	
				05%	
7	Micro Finance	Rs. 50,000/-	NBCFDC SCA Beneficiary	90%	
				05%	
				05%	
8	Mahila Samridhi Yojana for Women	Rs. 50,000/-	NBCFDC SCA/Beneficiary	95%	
				05%	
				05%	

Sl.No.	Name of Scheme	Max. Loan Limit	Pattern of Finance	ROI p.a.	
				SCA	Benef.
9	Krishi Sampada	Rs.50,000/-	NBCFDC SCA/Beneficiary	95% 05%	1% 4%

* 0.5% rebate on timely repayment by SCA to NBCFDC

** Rate of Interest 3.5% p.a. for girl student

Utilization of loan & interest rates for unutilized funds : The SCAs are required to utilize the funds drawn from NBCFDC within 120 days of its release.

Slab-wise rate of interest :-

<u>Utilization</u> (Days)	<u>Rate of Interest</u> (p.a.)
1-120 days	3%
121-180 days	6%
* Above 180 days	8%

* The SCAs are required to refund the unutilized funds incase the funds are not utilized within 180 days of release.

AGREEMENT

THIS AGREEMENT made on this ____ day of _____, 2016 at Delhi

BETWEEN

_____, a Public Sector Bank/Regional Rural Bank established under Public Sector Bank/Regional Rural Bank Act, _____ carrying on banking business having its Head Office at _____ and branches in the districts of _____ State (hereinafter referred to as the "Bank" which expression shall unless repugnant to the context means and include its predecessors and successors in interest and assigns) of the One Part

AND

National Backward Classes Finance and Development Corporation (NBCFDC), a Public Sector Undertaking under the Ministry of Social Justice & Empowerment, Government of India, incorporated under Section 8 of the Companies Act, 2013 (earlier Section 25 of the Companies Act 1956) having its Registered Office at 5th Floor, NCUI Building, 3 Siri Institutional Area, August Kranti Marg, New Delhi-110016 (hereinafter referred to as the "NBCFDC" which expression shall unless repugnant to the context means and include its predecessors, successors and assigns) of the Other Part.

WHEREAS:

- (1) NBCFDC has been set up for the economic empowerment of persons belonging to Backward Classes living below Double the Poverty Line (DPL) limit by way of providing loans, advances and other facilities for their income generating programmes and schemes which are for their economic benefits and employment.
- (2) NBCFDC has been providing loans, advances and other facilities to the persons belonging to Backward Classes living below Double the Poverty Line (DPL) limit through various Government owned Institutions/bodies which are acting as Channelising Agencies of NBCFDC on the terms & conditions and covenants contained in the General Loan Agreement entered into between NBCFDC and concerned Channelising Agency.
- (3) Since NBCFDC is to provide financial assistance for the economic empowerment of persons belonging to Backward Classes living below Double the Poverty Line (DPL) limit, the Bank by virtue of its existing operations can effectively act as a Channelising Agency for NBCFDC for routing its financial assistance to the persons belonging to Backward Classes living below Double the Poverty Line (DPL) limit in the jurisdiction as notified by the Bank from time to time and thus a synergy is

formed between the parties for better effectiveness of the activities to be conducted by the Bank and NBCFDC i.e. for the purpose of providing said assistance by NBCFDC through the Bank.

(4) Bank with the aforesaid object in view agreed in offering its services to act as Channelising Agency of NBCFDC in its area of operation for providing financial assistance under NBCFDC Schemes to the "persons belonging to Backward Classes living below Double the Poverty Line (DPL) limit" (hereinafter referred to as "Target Group").

(5) NBCFDC, with the object of providing financial assistance to the target group has agreed to appoint Bank as a Channelising Agency for providing financial assistance to the Target Group for the purpose of enabling the aforesaid group for undertaking income generating viable economic project/scheme set up/ to be set up and other activities having entrepreneurial capability to run the activities on the terms, conditions and covenants herein contained.

NOW, IT IS AGREED BY AND BETWEEN THE PARTIES:

1. That the schemes/projects for which the financial assistance to be provided by the Bank to the Target Group shall be appraised by the Bank, with a view to ensure that the project/scheme is viable and capable of implementation by the eligible persons of Target Group and are actually to be benefited there from. The project(s)/scheme(s) may be appraised by the NBCFDC, if needed be or requested for by the Bank.
2. That NBCFDC may use both the modes, i.e. Refinancing and Project-based financing for channelizing funds to Banks as per details given below:
 - a) under re-financing mode for channelising funds, the Bank shall send the project/scheme-wise details of those beneficiaries financed by the Bank in the prescribed format that fulfil the eligibility criteria for lending under the NBCFDC schemes. NBCFDC shall appraise the proposals as per its lending policy revised from time to time. NBCFDC may disburse the funds to the Bank for the sanctioned proposals.
 - b) under project-based financing, the Bank shall send the details of project(s)/scheme(s) to be sanctioned to the target group under NBCFDC schemes for seeking finance from NBCFDC. NBCFDC shall appraise the proposals as per its lending policy revised from time to time. NBCFDC may disburse the funds to the Bank for the sanctioned proposals. Bank shall disburse funds to the target group after receiving the amount from NBCFDC.
3. That the Bank shall also consider projects/schemes eligible for Subsidy Linked Loans.
4. That the NBCFDC shall communicate the sanction containing the terms and conditions by way of a Letter of Intent. After the terms and conditions of sanction are accepted by Bank, this shall be deemed to be a sanction of the financial assistance under this Agreement and all the terms, conditions

and covenants contained herein shall be applicable to the amount sanctioned under the said Letter of Intent.

5. That the Bank as Channelizing Agency of NBCFDC shall not sanction to a Target Group an assistance of more than the maximum amount that can be granted by NBCFDC to Target Group under the lending norms of NBCFDC laid down by NBCFDC and intimated to the Bank from time to time.

6. That interest rates for such loans to the ultimate beneficiaries shall be as per the NBCFDC Lending Policy. NBCFDC shall charge from Bank rate of interest so contained in each Letter of Intent. NBCFDC shall charge from Bank such applicable rate of interest as fixed by it from time to time. NBCFDC shall allow a spread, as fixed by it in the rate of interest, to be added by the Bank in the rate of interest charged by NBCFDC which shall be effective rate of interest, to be charged by Bank from the Target Group to be assisted

7. That the NBCFDC agrees that if in a case, part of the financial assistance is given out of the funds of the Bank then the Bank may charge a different/higher rate of interest for its portion of assistance.

8. That the financial assistance extended by NBCFDC to the Bank for augmenting the purpose intended herein shall be repaid in accordance with the schedule of repayment contained in the said Letter of Intent issued by NBCFDC to the Bank. The schedule of repayment as contained in the Scheme/Letter of Intent may be varied by mutual consent of NBCFDC and Bank.

9. That the date of TT/RTGS shall be treated as the date of disbursement by NBCFDC towards financial assistance and vice versa in case of repayment by Bank to NBCFDC.

10. That all repayments to NBCFDC shall be made by Bank through TT/RTGS and drawn in favour of National Backward Classes Finance and Development Corporation payable at Delhi. The repayment may also be sent through Bank Draft(s)/Multi-city Cheque(s) by registered post or delivered in person to NBCFDC at its Registered Office at Delhi.

11. That the Bank may take such security from the Target Group for the financial assistance granted to it as it may think proper in its own name and in the event of default on the part of the Target Group realize the said security by taking such legal or other course of action as it may deem fit.

12. That notwithstanding the fact that Bank does not realize the overdue amount of assistance and/or interest from the Target Group or realize the security obtained by it from them, the Bank shall repay to NBCFDC the installments of principal and interest on the financial assistance in accordance with the schedule(s) fixed by NBCFDC in the Letter of Intent and accepted by the Bank, as if Bank were the principal debtor to NBCFDC for the financial assistance.

13. That while NBCFDC shall send quarterly/half yearly demand notice to Bank to facilitate prompt repayment of the amount of assistance in the manner aforesaid and/or interest, it shall be the responsibility of Bank to ensure repayment of the amount of assistance in the manner aforesaid and payment of interest due by the due dates. Non-receipt of a demand notice from NBCFDC shall not be a reason for non-payment of the amount of assistance and interest thereon in the manner aforesaid by the due date.

14. **Bank hereby further agrees:**

a) That it shall not allow any operation inconsistent with the rules and regulations of Lending Norms of NBCFDC for grant of the said financial assistance or which is likely to jeopardize the said financial assistance. AND, non-recovery or in-ability to recover or any such other reason shall not be a reason or cite likewise reasons for not returning of the due in scheduled time. That Bank shall be solely liable for payment or non-payment of the financed/refinanced amount advanced to the Bank by NBCFDC.

b) That it shall carry out need based inspection of the schemes/projects of the Target Group and submit the reports of such inspections to NBCFDC as and when requested by NBCFDC.

c) That it shall furnish to NBCFDC all such information as NBCFDC may require from time to time regarding financial assistance extended to Target Group under NBCFDC Schemes. The Bank shall provide with the accounts at the end of each Financial Year in respect to the disbursed amount and this shall be provided by the authorized person not below the rank of Chief Manager.

d) That it shall keep and maintain separate accounts relating to the projects/schemes undertaken and funded with the financial assistance of NBCFDC. NBCFDC shall have a right to inspect and verify the said accounts.

15. That the Bank as Channelising Agency shall ensure that the Target Group(s) are well within the eligibility criteria as laid down by NBCFDC.

16. **Utilisation of Funds**

(a) That the Bank shall utilize financial assistance as per NBCFDC Lending Policy as amended from time to time.

(b) That the Bank shall send scheme-wise Quarterly Progress Report (QPR) on the utilization of the NBCFDC funds as per the prescribed format. The QPR must reach NBCFDC within 10 days from the close of each quarter failing which the same shall be treated as default by the Bank. NBCFDC funds actually disbursed by the Bank to the beneficiaries or advanced to the suppliers towards procurement of assets under the approved schemes shall only be considered as funds utilized.

17. **Right to recall the loan:**

That if at any time, in the opinion of NBCFDC, Bank has failed to observe or fulfill any of the terms and conditions enumerated in this Agreement or on the occurrence of any event or circumstances which, in the opinion of NBCFDC would or is likely to prejudicially or adversely affect in any manner the capacity of Bank to repay the amount of the said assistance and interest thereon, in the manner aforesaid notwithstanding any provisions contained herein in connection with the time/period of the repayment of the amount of the said assistance and interest, Bank shall be liable to repay to NBCFDC in one lump-sum the outstanding principal of the said assistance and interest thereon and NBCFDC shall be entitled to recall the entire outstanding amount of principal and interest from Bank.

18. That the Bank agrees that notwithstanding anything contained in this Agreement, NBCFDC shall have the right by notice in writing to require Bank forthwith to discharge in full or in part its liabilities to NBCFDC in respect of any of the said financial assistance provided by the NBCFDC whether due or not upon the happening of any of the following events viz;

a) the Bank has committed any default in making any payment or repayment in accordance with this Agreement or any other agreement between Bank and NBCFDC.

b) the Bank has committed any breach or default in the performance or observance of this Agreement and/or Bank's application and/or the provisions of financing schemes of NBCFDC and or any instructions issued by the NBCFDC from time to time.

c) the Bank's application or any enclosure thereto contained any false or untrue statement or information or the same turned out to be wrong or untrue as a result of supervening circumstances or even otherwise. On this question whether any of the above events has happened, the decision of the NBCFDC shall be final, conclusive and binding on the Bank.

d) if there is reasonable apprehension that Bank is unable to repay its debts, proceedings for taking it into liquidation may be commenced in respect thereof.

e) the Bank shall be liable to pay NBCFDC all costs, legal charges and other expenses, whatsoever NBCFDC may incur in the realization of the amount of the said assistance from Bank.

19. That the Bank shall, notwithstanding any enquiry made by or information furnished to the NBCFDC in respect of the creditworthiness of its constituents, remain always liable as a principal debtor to the NBCFDC for the due repayment of any financial assistance granted by the NBCFDC in

respect of the said financial assistance. Bank agrees that in case it fails to repay on the due date(s), the installment of principal and/or interest (without rebate) shall be compounded as per schedule of payment/repayment.

20. That any advertisement related to the scheme(s)/project(s) with the financial assistance from NBCFDC shall cover the name of NBCFDC to the effect that scheme(s)/project(s) is/are financed by NBCFDC.

21. That for effective monitoring, the Bank shall constitute a Committee of Officers including an Officer from NBCFDC for periodical review of implementation of NBCFDC schemes. The Bank shall assist the NBCFDC in implementation of e-governance of NBCFDC schemes.

22. That this Agreement shall become binding on Bank and the NBCFDC on and from the date of signing of this Agreement and it shall be in force till all the amounts due and payable under this Agreement are fully paid off by the Bank to NBCFDC.

23. That the instruction/circulars issued by the NBCFDC from time to time and the letter of sanction of various scheme(s)/project(s) sanctioned/to be sanctioned shall be deemed to form integral part of this Agreement.

24. That all disputes or differences arising out of and/or in relation to the provisions of this Agreement between the parties hereto shall be referred to the Arbitration to the Sole Arbitrator in the Department of Public Enterprises to be nominated by the Secretary to the Government of India in charge of the Department of Public Enterprises. Further, if PMA is unable to facilitate within a reasonable time then all disputes or differences arising out of and/or in relation to the provisions of this Agreement between the parties hereto shall be referred to the Arbitration in accordance with the provisions of Arbitration and Conciliation Act 1996 and the parties hereto agree that the sole Arbitrator shall be appointed by the Chairman-cum-Managing Director of NBCFDC for adjudication and the decision/award of such Arbitrator shall be binding on both the parties hereto. The venue and place of Arbitration shall be New Delhi. The language for arbitration shall be English.

25. That the New Delhi Courts shall have the sole and exclusive jurisdiction to decide the issue of any dispute between the parties hereto.

IN WITNESS WHEREOF BANK and NBCFDC have executed these presents in two copies, on the day and year first above written. Each party shall retain one copy of this Agreement.

SIGNED AND DELIVERED by the within

Named (_____)

by the hand of Shri/Smt. _____

An authorized Officer of Bank in the presence of:

1.

2.

SIGNED AND DELIVERED by the within

Named (NATIONAL BACKWARD CLASSES
FINANCE AND DEVELOPMENT

CORPORATION) by the hand of

Shri _____ NBCFDC

An authorized Officer of NBCFDC in the presence of:

1.

2.

NBCFDC LENDING POLICY FOR PUBLIC SECTOR BANKS/REGIONAL RURAL BANKS

1. ORGANISATION

National Backward Classes Finance and Development Corporation (NBCFDC) (An ISO 9001:2008 Certified Company as well as MoU signing company) is a fully owned Government of India Undertaking under the Ministry of Social Justice and Empowerment, Government of India and is managed by a Board of Directors. NBCFDC is a Company (not for profit) registered under Section 8 of the Companies Act, 2013 (earlier Section 25 Company under the Companies Act, 1956) that was set up by the Government of India in January, 1992 with the objective of working for economic empowerment of persons belonging to Backward Classes, living below Double the Poverty Line (DPL).

2. BROAD OBJECTIVE

The broad objective of NBCFDC is to provide financial assistance for the economic empowerment of persons belonging to the Backward Classes families living below Double the Poverty Line (DPL) including their skill upgradation.

3. OPERATIONS

- a) Financing income-generating schemes for the eligible persons belonging to Backward Class families through the Channelizing Agencies (CAs) that include agencies promoted and/or wholly owned by the Government of India/States/UTs, Public Sector Banks and Regional Rural Banks.
- b) Providing funds to the CAs under various schemes of NBCFDC on refinance/reimbursement or project lending basis to the eligible target group.
- c) Providing educational loan to the eligible target group through the CAs.
- d) Providing loan for vocational education and training courses through the CAs/reputed Training Institutes.
- e) Providing grants for Skill Development Training Programmes.
- f) Providing advisory services to target group and CAs.
- g) Upgrading the skill levels of the CAs.
- h) Arranging exhibitions-cum-fairs for marketing the products of beneficiaries.

4. NBCFDC-CHANNELIZING AGENCY RELATIONSHIP

The associated Bank is to act as Channelizing Agency (CA) of NBCFDC in respective State/UT. The relationship between NBCFDC and the Channelising Agency shall be governed and guided by contractual relationship between the parties strictly in accordance with the NBCFDC Lending Policy and the terms and conditions of the Agreement.

5. ELIGIBILITY CRITERIA

- a) The beneficiary(ies) should be from the Backward Classes community.
- b) Individuals, Co-operative Societies and Self Help Groups (SHGs) are eligible to undertake income generating activities. However, proposals submitted by Co-operative Societies shall be considered subject to the following:
 - i) All the members of Co-operative Societies belong to Backward Classes community.
 - ii) Annual Family income of each member/applicant is below Double the Poverty Line (DPL) income limit (presently, Rs.98,000/- in rural areas and Rs.1,20,000/- in urban areas).

Note: The verification of eligibility criteria shall be the sole responsibility of the CAs. NBCFDC shall, however, be entitled to re-verify the eligibility of the applicants, if it so desires.

6. QUANTUM OF ASSISTANCE

NBCFDC provides loans upto 85% of the Project Cost under General Loan, for other schemes the pattern of finance is appended.

7. SECTORAL PRIORITIES

The Channelising Agencies (CAs) shall endeavour to achieve sectoral priorities as per need of the area and choice of beneficiaries.

	Sectors
(a)	Agriculture & Allied
(b)	Small Business / Artisan & Traditional Occupation
(c)	Transport Sector & Service Sector
(d)	Technical and Professional Trades/Courses

8. PROCEDURE FOR AVAILING ASSISTANCE

CAs may avail funds under both the modes, i.e. re-financing/reimbursement or advance funds for implementation of the NBCFDC schemes:

- a) **Under re-financing/reimbursement** mode, the CAs shall send the project/scheme-wise details of beneficiaries financed by the CAs in the prescribed format who fulfill the eligibility criteria for lending under the NBCFDC schemes. NBCFDC shall appraise the proposals as per its lending policy revised from time to time. NBCFDC may disburse the funds to the CAs for the sanctioned proposals. In order to become eligible for re-finance, the CAs shall follow procedure given below:
 - i) Under re-financing/reimbursement, CAs can avail funds under the Schemes of NBCFDC, excluding Educational Loan Scheme, for projects costing upto Rs.2.00 lakh per unit.
 - ii) CAs shall select the applicants as per the eligibility criteria of NBCFDC.

- iii) Selection/rejection of the loan applications shall be communicated to the applicants.
- iv) In selection of assets (within the sanctioned parameters), choice of beneficiaries shall be a prime consideration.
- v) CAs shall appraise the proposal with a view to ensure that the project/activity is viable and the beneficiary has entrepreneurial capabilities to manage the business activity.
- vi) The CAs shall give preference to the proposals that have provision of convergence with on-going schemes of the Central/State Government that allows beneficiaries to take advantage of subsidies/other benefits flowing from various schemes. In other words, group proposals from areas having concentration of population of the target group, Self-Help Groups (SHGs) of Women and collectives/Clusters etc. would be preferred.
- vii) CAs shall submit scheme-wise details of the projects/activities financed under NBCFDC schemes in the prescribed format (**Annexure-I**).
- viii) NBCFDC shall appraise the proposals, issue Letter of Intent (LOI) for approved proposals and disburse funds to the CAs on completion of pre-requisite formalities for disbursement of funds given at para 10 of this Lending Policy.
- ix) The CAs shall switch-over the individual loan accounts of the beneficiaries under NBCFDC schemes within 10 days from the date of disbursement by NBCFDC. The CAs shall inform the same to NBCFDC in the prescribed format (**Annexure-II**). The amount re-financed by NBCFDC shall be treated as funds utilized.
- x) Switch-over of the individual loan accounts shall be communicated to the beneficiaries on receipt of LOI from NBCFDC.
- xi) The CAs shall recover the installments from the beneficiaries after allowing them stipulated moratorium period.
- xii) The CAs shall repay to NBCFDC as per repayment schedule/Demand notices issued on quarterly basis irrespective of recovery from beneficiaries.

b) Under project-based financing, the following procedures shall be adopted:

- i) The CAs shall sponsor project proposals to NBCFDC covering unit cost, means of finance, technical feasibility, financial viability, quotations, wherever applicable, etc. for loans beyond unit cost of Rs.2.00 Lakh.
- ii) Field Verification Report giving the findings and recommendation of the Field Officer and an affidavit as per the prescribed format (**Annexure-III**). The CAs shall submit the above documents in addition to the Caste Certificate and Income Certificates of the applicants in all cases.
- iii) The NBCFDC shall scrutinize and appraise the project proposals as per the Lending Policy and issue Letter of Intent.

- iv) The CAs shall request NBCFDC for disbursement of funds. The NBCFDC shall disburse funds to the CAs on completion of pre-requisite formalities given at Para 10 of this Lending Policy.
- v) CAs shall implement the schemes as sanctioned by NBCFDC.
- vi) Funds disbursed by NBCFDC shall be utilized by the CAs as per the Para 12 of this Lending Policy.
- vii) Selection of the beneficiaries shall be made by CAs in proportion to the sanctioned units with adequate wait-listing on first come first served basis.
- viii) CAs shall issue a Sanction Letter to the beneficiaries concurrently with the disbursement of funds by NBCFDC/issuance of LOI by NBCFDC, provided all the prudential norms for disbursement of funds are duly complied by the CAs.
- ix) The CAs shall recover the installments from the beneficiaries after allowing them stipulated moratorium as stated in the LOI.
- x) In selection of assets (within the sanctioned parameters), choice of beneficiaries shall be a prime consideration.
- xi) The CAs shall give preference to the proposals that have provision of convergence with on-going schemes of the Central/State Government that allows beneficiaries to take advantage of subsidies/other benefits flowing from various schemes. In other words, group proposals from areas having concentration of population of the target group, Self-Help Groups (SHGs) of Women and collectives/Clusters etc. would be preferred.
- xii) The CAs shall endeavour to link subsidy from concerned authorities with NBCFDC loan component to reduce the loan burden on beneficiaries eligible for such subsidy from time to time.
- xiii) CAs shall disburse funds to the beneficiaries after receipt of funds from NBCFDC.
- xiv) CAs shall charge interest rate from the beneficiaries as per norms of NBCFDC.
- xv) CAs shall widely publicize the schemes sanctioned by NBCFDC.

9. DISBURSEMENT OF FUNDS

Funds for the sanctioned projects/schemes shall be disbursed by NBCFDC subject to fulfillment of the following conditions: Submission of Annual Action Plan (AAP) for current financial year and its approval by NBCFDC.

- a) Requisition by the CAs for disbursement of funds for the implementation of the scheme as per AAP approved.
- b) Submission of Accepted Copy of Letter of Intent (LOI) for AAP, duly signed and stamped by an authorized signatory of the CAs on all the pages as token of acceptance of all terms and conditions stipulated in the LOI.

- c) Submission of status of overall/scheme-wise utilization of funds (as per prescribed format), already disbursed by NBCFDC (overall cumulative utilization % age should not be less than 80% as at the end of preceding month, under project-based schemes).
- d) There should not be any overdues payable to NBCFDC at the time of disbursement.
- e) Besides above, the following conditions are to be fulfilled by the Public Sector Banks/Regional Rural Banks based on their Annual Accounts for the preceding financial year:
 - (i) Net Non-performing Assets (NPA) of the CAs should be less than 10%.
 - (ii) CAs should have profit in the last financial year.
 - (iii) CAs should not be defaulter of any Regulatory Body.

10. IMPLEMENTATION OF THE APPROVED SCHEME(S)

Under both the modes of financing, i.e. re-financing/reimbursement and project-based financing, schemes are to be implemented strictly as per the terms and conditions given in the LOI.

11. FUNDS UTILISATION

- (a) CAs shall utilize funds disbursed as per NBCFDC Lending Policy as amended from time to time. Presently, the fund utilization period for the funds drawn from the NBCFDC is 120 days from the date of disbursement of funds and should refund entire un-utilized amount in case not utilized within 180 days.
- (b) Under refinancing/reimbursement mode, CAs shall switch-over the individual loan accounts of the beneficiaries under NBCFDC schemes within 10 days from the date of disbursement by NBCFDC. The CAs shall inform the same to NBCFDC in the prescribed format. The amount refinanced by NBCFDC shall be treated as funds utilized.

12. RIGHT TO RECALL THE LOAN

If at any time, in the opinion of NBCFDC, CAs has failed to observe or fulfill any of the terms and conditions stipulated in the Agreement on the occurrence of any event or circumstances which, in the opinion of NBCFDC would or is likely to prejudicially or adversely affect in any manner the capacity of CAs to repay the amount of the said assistance and interest thereon, in the manner aforesaid notwithstanding any provisions contained herein in connection with the time/period of the repayment of the amount of the said assistance and interest, CAs shall be liable to repay to NBCFDC in one lump-sum the outstanding principal of the said assistance and interest thereon and NBCFDC shall be entitled to recall the entire outstanding amount of principal and interest from CAs.

14. REPAYMENT OF LOAN

NBCFDC shall send quarterly/half yearly demand notice to CAs to facilitate prompt repayment of the amount of assistance as per the Lending Policy/repayment norms. It shall be the responsibility of CAs to ensure repayment of the amount of assistance and payment of interest due by the due dates. Non-receipt of a demand notice from NBCFDC shall not be a reason for non-payment of the amount of assistance and interest thereon in the manner aforesaid by the due date.

non-payment of the amount of assistance and interest thereon in the manner aforesaid by the due date.

15. DEFAULT IN REPAYMENT

The CAs shall agree that notwithstanding anything stipulated in the signed Agreement, NBCFDC shall have the right by notice in writing to require CAs forthwith to discharge in full or in part its liabilities to NBCFDC in respect of any of the said financial assistance provided by the NBCFDC whether due or not upon the happening of any of the following events viz:

- a) CAs has committed any default in making any payment or repayment in accordance with the Agreement.
- b) CAs has committed any breach or default in the performance or observance of the Agreement and/or CA's application and/or the provisions of financing schemes of NBCFDC and or any instructions issued by the NBCFDC from time to time.
- c) CAs application or any enclosure thereto contained any false or untrue statement or information or the same turned out to be wrong or untrue as a result of supervening circumstances or even otherwise. On this question whether any of the above events has happened, the decision of the NBCFDC shall be final, conclusive and binding on the CAs.
- d) If there is reasonable apprehension that CAs is unable to repay its debts or proceedings for taking it into liquidation may be commenced in respect thereof.
- e) CAs shall be liable to pay NBCFDC all costs, legal charges and other expenses, whatsoever NBCFDC may incur in the realization of the amount of the said assistance from CAs.

16. LIQUIDITY DAMAGES ON DEFAULTED PAYMENTS (LDDP)

Defaults in the repayment of NBCFDC dues (principal as well as interest) beyond the stipulated/agreed dates of repayment shall attract further interest @ 2% per annum over and above normal rate of interest applicable on the dues as per the Lending Policy of the NBCFDC. It shall be levied on cash basis quarterly through a separate demand.

17. APPROPRIATION OF REPAYMENTS

CAs shall remain always liable as a principal debtor to the NBCFDC for the due repayment of any financial assistance granted by the NBCFDC in respect of the said financial assistance. CAs shall agree that in case it fails to repay on the due date(s), the installment of principal and/or interest (without rebate) shall be compounded as per schedule of payment/repayment and NBCFDC shall be entitled to appropriate the repayment received from the CAs, first towards the interest and then towards the principal amounts outstanding for the longest period, without any prior intimation to the CAs.

18. HIGHER RATE OF INTEREST (HRI) ON FUNDS REFUNDED

- a) Higher Rate of Interest (HRI) on funds not utilized within stipulated time period and refunded shall be applicable as per policy over and above the normal rate of interest charged by NBCFDC from CAs and it shall be applicable from the date of disbursement to date of refund.

- b) The CAs shall be exempted from levy of HRI on unutilized funds, if the funds utilization level is 80% or above under the particular scheme.

19. STANDARD CONDITIONS OF LOANS

In both the modes of financing, i.e. refinancing/reimbursement and project-based financing, the standard conditions shall be as follows:-

- a) For any change in the parameters and terms and conditions of the scheme, prior approval of NBCFDC shall be obtained by the CAs.
- b) The CAs shall form a Project Implementation Committee for monitoring the implementation of the project where NBCFDC's nominee would invariably be included.
- c) The CAs shall ensure that beneficiaries are selected strictly as per the eligibility criteria of NBCFDC.
- d) Cost over-run, if any, in the scheme shall be borne by the CAs/Beneficiary(ies) to the satisfaction of NBCFDC.
- e) The funds disbursed for implementation of the scheme shall be utilized for the same scheme only and shall not be diverted to any other scheme. The unutilized amount under the scheme, if any, shall be refunded to NBCFDC.
- f) NBCFDC funds disbursed by the CAs to the beneficiaries or advanced towards procurement of assets under the projects shall alone be considered as funds utilized. However, funds transferred by the CAs to its Branch/District Offices are not considered as funds utilized.
- g) The CAs shall ensure effective monitoring and periodic flow of information to NBCFDC relating to the scheme during the currency of the loan.
- h) The CAs shall avail disbursements under sanctioned schemes as per AAP in quarterly installments within current financial year and remaining units/funds, if any, shall be treated as cancelled and the AAP shall be closed.
- i) Advertisements for the scheme should carry the message that NBCFDC is one of the financiers of the scheme.
- j) CAs shall ensure that prior to sanction of financial assistance to beneficiary(ies), the names of legal heir(s) of the beneficiary(ies) are obtained so that assets/liabilities are taken over by legal heir(s) in the event of death of the beneficiary(ies). The beneficiaries and their assets should be insured at the time of disbursement of loan.
- k) CAs shall maintain separate accounts for loan assistance received under various schemes.
- l) The CAs shall also comply with special conditions stipulated in Letter of Intent (LOI) and any other condition(s) that the Managing Director of NBCFDC may deem fit to stipulate during the currency of the loan.

20. GENERAL

- a) The CAs shall take measures to generate adequate awareness amongst the prospective beneficiaries in their service areas by making use of local media and public bodies.
- b) Second time loan facility under Term Loan projects costing upto Rs.2.00 lakh per unit subject to the condition that (a) earlier loan is fully repaid in time; and (b) submission of Field Report on actual asset creation and successful running of the business and fulfilling of annual income criteria.
- c) Those who own the assets under NBCFDC assistance alone are considered as beneficiaries.

- d) Under Transport Sector schemes, only one vehicle per beneficiary/ institution shall be considered. The Commercial License shall be a compulsory requirement for such beneficiaries.
- e) All necessary documents will be maintained on the records of CAs. Further, the documents shall be kept in the custody of CAs for making available under Right to Information Act, 2005 as and when need arises, and shall be open to inspection by NBCFDC or its authorized representative, if required.
- f) The CAs shall ensure carrying out concurrent monitoring of funded units on regular basis to analyze various parameters of the Schemes such as the asset creation, asset retention, operational assets, repayment performance, crossing of poverty line by beneficiaries, their satisfaction level, etc.
- g) The interpretation of any or all provisions of the Lending Policy by the Board of Directors of NBCFDC shall be final and binding as to its terms, content, purport and/or implementation.
- h) The Board of Directors of NBCFDC may from time to time add to, substitute, alter, amend and/or any terms and conditions of the Lending Policy.
- i) In case of any disputes or claims under or arising out of the Lending Policy, Courts only at Delhi, to the exclusion of all other Courts, shall have the exclusive jurisdiction.

ANNEXURE-I

DETAILS OF BENEFICIARIES ASSISTED

NAME OF CHANNELIZING AGENCY : _____

NAME OF THE SCHEME: _____

(Rupees in lakh)

Sl. No.	Name & Address	Age	Caste Certificate	Annual Family Income	Unit Cost	Proposed NBCFDC Share	Disbursement of Funds				Beneficiaries				Remarks				
							Cheque /DD/ UTR No.	Date	Amt	In Favour of	Rural		Urban						
											M	F	M	F					
TOTAL																			

Certified that all the beneficiaries covered under the scheme were eligible for assistance as per the eligibility criteria of NBCFDC.

(Signature)
Authorized Signatory
Name & Designation

**CERTIFICATE OF SWITCH OVER OF LOAN UNDER NBCFDC FINANCED
SCHEMES**

This is to certify that the loan accounts have been switched over for the funds of Rs. _____ lakh received from NBCFDC under _____ Scheme (NBCFDC LOI No. _____) for _____ beneficiaries/units.

(Signature)
**Authorized Signatory
Name & Designation**

Place:

Date:

ANNEXURE-III

AFFIDAVIT
(on Stamp Paper of appropriate value)

I _____ son/daughter/wife of _____
residing at _____ do hereby solemnly
affirm and state on oath as follows:-

1. I, submit that I belong to _____ (CAs Name) which comes under Backward Classes in the State of _____.
2. Further, I submit that I am not an Income Tax Assesses and that my Annual Family Income is Rs. _____ (in words) _____ from all sources. My family comprises of _____, _____, _____, _____.
3. The above declaration is given by me for the purpose of obtaining loan under the scheme of _____ (CA) and National Backward Classes Finance and Development Corporation (NBCFDC). In CAs any of the facts declared by me as above are found incorrect, I fully understand that I am liable for action in accordance with the Lending Policy of CA & NBCFDC.

DEPONENT

Identified by me

SWORN TO, BEFORE ME

Place :

Stamp

Date :

(NAME & ADDRESS OF NOTARY)

[Separate Affidavits of each Member of a Partnership Firm/Co-operative Society etc.]

ANNEXURE-IV

DETAILS OF BENEFICIARIES ASSISTED

NAME OF CHANNELIZING AGENCY : _____

NAME OF THE SCHEME (LOI NO.) : _____

(Rupees in lakh)

Sl. No.	Name & Address	Age	Caste Certificate	Annual Family Income	Unit Cost	Proposed NBCFDC Share	Disbursement of Funds				Beneficiaries				Category Code*	Remarks	
							Cheque/DD/UTR No.	Date	Amt	In Favour of	Rural		Urban				
											M	F	M	F			
TOTAL (A)																	

(B). Add (+): Reported in previous Quarters: Rs. _____ lakh

GRAND TOTAL (A+B): Rs. _____ lakh

Certified that all the beneficiaries covered under the scheme were eligible for assistance as per the eligibility criteria of NBCFDC.

(Signature)
Authorized Signatory
Name & Designation

NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION
FORMAT FOR ANNUAL ACTION PLAN

Name of the SCA: _____

A. Term Loan (General Loan)

S.No	Name of Sector	% of Allocation	No. of Units				No. of Beneficiaries								
			Upto Rs.1,00,000	No. of Benef.	Above Rs.1,00,000	No. of Benef.	Male	Female	Rural	Urban	NBCFDC Share	SCA Share			
1.	Agriculture & Allied														
2.	Small Business, Traditional Occupation														
3.	Service Sector														
4.	Transport Sector														
	Total:														

5. Education Loan Scheme

S.No		Total No of Students					Total Amount	NBCFDC Share	SCA Share	Benef. S
		Total	Male	Female	Rural	Urban				
1.	In India						90%	5%	5%	
2.	In Abroad						NBCFDC Share 85%	SCA Share 10%	Benef. S 5%	
	Total:									

6. New Swarnima Scheme

S.No		Total No of Women Beneficiaries.			Total Amount	NBCFDC Share	SCA Share	Benef. S
		Total	Rural	Urban				
	Total:							

7. Shilp Sampadha

S.No	Total No of Beneficiaries				Total Amount	NBCFDC Share	SCA Share	Benef. Share
	Total	Male	Female	Urban				
						85%	10%	5%
Total:								

8. Saksham

S.No	Total No of Beneficiaries				Total Amount	NBCFDC Share	SCA Share	Benef. Share
	Total	Male	Female	Urban				
						85%	10%	5%
Total:								

B. Micro Finance Scheme

1. Micro Finance Scheme

S.No	Total No of Beneficiaries				Total Amount	NBCFDC Share	SCA Share	Benef. Share
	Total	Male	Female	Urban				
						90%	5%	5%
Total:								

2. Mahila Samridhi

S.No	Total No of Women Beneficiaries				Total Amount	NBCFDC Share	SCA Share	Benef. Share
	Total	Rural	Urban	Urban				
						95%	5%	NIL
Total:								

3. Krishi Sampada

S.No	Total No of Beneficiaries				Total Amount	NBCFDC Share	SCA Share	Benef. Share
	Total	Male	Female	Urban				
						85%	10%	5%
Total:								

C. Margin Money Loan

S.No	Name of Sector	NBCFDC Loan Share 40%	SCA Loan Share 5%	Beneficiaries Loan Share 5%	Bank / Financial Institution Share 50%	Beneficiaries		
						Total	Male	Female
1.	Agriculture & Allied							
2.	Small Business, Traditional Occupation							
3.	Service Sector							
4.	Transport Sector							
	Total:							

Grand Total (A+B+C)

Total Amount	No. of Beneficiaries	Total Male Beneficiaries	Total Women Beneficiaries	Total Rural Beneficiaries	Total Urban Beneficiaries

Important:

1. Sector-wise demand of loan be submitted in the format given above.
2. Scheme-wise details should be submitted along with utilization report in the prescribed format.
3. Substantial financial assistance be provided to women beneficiaries.
4. Information as per annexure be submitted while submitting demand for Education Loan Scheme.

B
i Micro Finance

Approved AAP Amount	No. of Benef.	Amount Drawn against AAP Amount	No. of Benef.	Current Demand Amount	No. of Benef.	No. of Beneficiaries			
						Male	Female	Rural	Urban
Total:									

ii Mahila Samridhi Yojana

Approved AAP Amount	No. of Benef.	Amount Drawn against AAP Amount	No. of Benef.	Current Demand Amount	No. of Benef.	No. of Beneficiaries			
						Male	Female	Rural	Urban
Total:									

iii Krishi Sampada

Approved AAP Amount	No. of Benef.	Amount Drawn against AAP Amount	No. of Benef.	Current Demand Amount	No. of Benef.	No. of Beneficiaries			
						Male	Female	Rural	Urban
Total:									

C

Margin Money Loan

S.N	Name of Sector	Approved AAP Amount	No. of Benef.	Amount Drawn (As on Date) Amount	No. of Benef.	Current Demand Amount	No. of Benef.	No. of Beneficiaries		
								Male	Female	Rural
1	Agriculture & Allied									
2	Small Business, Tradl.Act.									
3	Service Sector									
4	Transport Sector									
Total										

Grand Total: (A+B+C)

The SCA will ensure that only eligible persons of Backward Classes will be assisted under NBCFDC loan schemes

Status of Cumulative Utilization of Loan released earlier Rs. _____ Crore. Percentage (%) _____

Status of Cumulative repayment of Loan Rs. _____ Crore. Status of available Block Govt. Guarantee Rs. _____ Crore

Status of Total Block Govt. Guarantee Rs. _____ Crore. Status of available Block Govt. Guarantee Rs. _____ Crore

In case of Education Loan, the detail of course to be pursued by the identified eligible students are to be submitted which should include: Name of Course, Duration of the Course and name of recognized institutions, Name of the Country etc.

Note: The details of Project Proposal having unit cost above Rs one Lakh be submitted with appraisal note indicating financial viability and Technical feasibility in case the project are to be taken up for the first time by SCA and not approved by NBCFDC earlier.

Date:

(MANAGING DIRECTOR)
Seal & Signature

FORMAT FOR DRAWAL OF LOAN BY THE SCA

Name of the SCA: _____

A) Total Amount Sanctioned as per the Annual Action Plan Rs. _____ Crore. LOI No. _____ Date _____

B) Total Amount drawn against the Annual Action Plan during the year Rs. _____ Current Demand _____

A. Term Loan (General Loan) (Financial year 2015-2016) (Rs.in Lakh)

S.N	Name of Sector	Approved AAP		Amount Drawn against AAP		Current Demand		No. of Beneficiaries			
		Amount	No. of Benef.	Amount	No. of Benef.	Amount	No. of Benef.	Male	Female	Rural	Urban
1	Agriculture & Allied										
2	Small Business, Tradi. Act.										
3	Service Sector										
4	Transport Sector										
Total											

Education loan *

S.N	Name of Sector	Approved AAP		Amount Drawn against AAP		Current Demand		No. of Students			
		Amount	No. of Benef.	Amount	No. of Benef.	Amount	No. of Benef.	Male	Female	Rural	Urban
1	In India										
2	In Abroad										
Total											

New Swarnima

	Approved AAP		Amount Drawn against AAP		Current Demand		No. of Women Beneficiaries		
	Amount	No. of Benef.	Amount	No. of Benef.	Amount	No. of Benef.	Female	Rural	Urban
Total									

Shilp Sampadha

	Approved AAP		Amount Drawn against AAP		Current Demand		No. of Beneficiaries			
	Amount	No. of Benef.	Amount	No. of Benef.	Amount	No. of Benef.	Male	Female	Rural	Urban
Total										

Saksham

	Approved AAP		Amount Drawn against AAP		Current Demand		No. of Beneficiaries			
	Amount	No. of Benef.	Amount	No. of Benef.	Amount	No. of Benef.	Male	Female	Rural	Urban
Total										

Utilisation Certificate for the period from _____ to _____

Name of the SCA : _____

Type of Loan	Date	Advance Funds			Current Period Utilisation						Cumulative Utilisation as on						
		Amount	Cumulative		Upto Rs. 5.00lakh	Amount	No. of Beneficiaries	Above Rs. 5.00lakh	Amount	No. of Beneficiaries	Total	Amount	No. of Beneficiaries	Above Rs. 5.00 lakh	Amount	No. of Beneficiaries	Total
General Loan Schemes (GLS)					Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Upto Rs. 5.00 lakh	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries
(a) Term Loan/Margin Money																	
Agri. Allied Sector																	
Small Business Sector																	
Service Sector																	
Transport Sector																	
(b) Swarnima																	
(c) Saksham																	
(d) Shilp Sampada																	
(e) Education Sector					Upto Rs. 10 lakh		Above Rs. 10 lakh		Total		Upto Rs. 10 lakh		Above Rs. 10 lakh		Total		
Total																	

Utilisation Summary (1st April - to U.C. Date) (GLS)

Opening unutilized 1st April : _____
 Add: Receipts: _____
 Add / Less: Reappropriation from / to Micro Finance Sector _____
 Total Receipts : _____
 Less: Cumulative Disbursement to Beneficiaries _____
 Less: refund to NBCFDC _____
 Balance: Closing funds available as on _____

Encl: Please enclose list of beneficiaries / assisted as per NBCFDC norms.

Authorised Signatory
 MD SCA

Utilisation Certificate for the period from _____ to _____

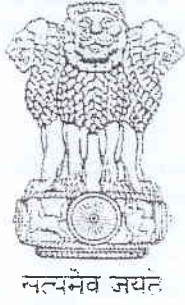
Name of the SCA : _____

Type of Loan	Date	Advance Funds		Current Period Utilisation :			Cumulative Utilisation as on		
		Amount	Cumulative	Amount	No. of SHG	No. of Beneficiaries	Amount	No. of SHG	No. of Beneficiaries
Micro Finance Schemes (MFS)				Amount	No. of SHG	No. of Beneficiaries	Amount	No. of SHG	No. of Beneficiaries
(a) Micro Finance Scheme									
(b) Mahila Samridhi Yojana Scheme									
(c) Krishi Sampada									
Total									

Utilisation Summary (1st April - to U.C. Date) (MFS)

Opening unutilized 1st April : _____
 Add: Receipts: _____
 Add / Less: Reappropriation _____
 from / to General Loan _____
 Sector _____
 Total Receipts : _____
 Less: Cumulative Disbursement to _____
 Beneficiaries _____
 Less: refund to NBCFDC _____
 Balance: Closing funds available _____
 as on _____

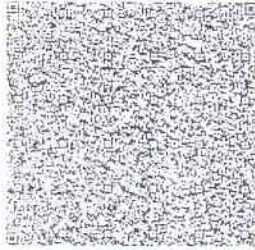
Encl: Please enclose list of beneficiaries / assisted as per NBCFDC norms.



INDIA NON JUDICIAL
Government of Karnataka

e-Stamp

Certificate No. : IN-KA92606486228349N
Certificate Issued Date : 13-Jul-2015 03:16 PM
Account Reference : NONACC (FI)/ kaksfci08/ GANDHINAGAR/ KA-BA
Unique Doc Reference : SUBIN-KAKAKSFCL0834342604684657N
Purchased by : SYNDICATE BANK CORPORATE OFFICE
Description of Document : Article 12 Bond
Description : AGREEMENT
Consideration Price (Rs.) : 0
(Zero)
First Party : SYNDICATE BANK CORPORATE OFFICE
Second Party : N S F D C
Stamp Duty Paid By : SYNDICATE BANK CORPORATE OFFICE
Stamp Duty Amount(Rs.) : 200
(Two Hundred only)



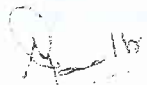
-----Please write or type below this line-----

AGREEMENT

THIS AGREEMENT is made on this 24th day of July, 2015 at Bengaluru
BETWEEN

Syndicate Bank, a body corporate constituted under the Banking Companies
(Acquisition and Transfer of Undertakings) Act 1970 carrying on banking business

DR. J. SURESH
General Manager, National Director, NCFE,
National Scheduled Caste
Finance & Development Corporation,
Scope Minar, 14th Floor, Core-1 & 2,
Laxmi Nagar District Centre, Delhi-110050


महा व्यवस्थापक General Manager
संघमित्रीका क्षेत्र विकास एवं कृषि विकास बैंक
Priority Sector Credit Dept. & Regional Rural Bank
सिंडिकेट बैंक Syndicate Bank
संघ महाकार्यालय Corporate Office
गंधीनगर Gandhinagar
Bengaluru - 560001, India

Statutory Alert

The authenticity of this Stamp Certificate may be verified by visiting the website www.stampsindia.gov.in, independently of the Government of Karnataka. The details of the certificate are available on the website. The details of the certificate are available on the website. The details of the certificate are available on the website.

having its Head Office at Manipal represented through Sri N. Madhurbootheswaran, General Manager (hereinafter referred to as the "Bank" which expression shall unless repugnant to the context means and include its successors in interest and assigns) of the One Part

AND


National Scheduled Castes Finance and Development Corporation, a Public Sector Undertaking under the Ministry of Social Justice & Empowerment, Government of India, set up under Section 25 of the Companies Act, 1956 (presently, Section-8 Company of the Companies Act, 2013) and has its registered Office at 14th Floor, Core 1&2, SCOPE Minar, Laxmi Nagar District Centre, Laxmi Nagar, Delhi – 110 092 represented through Dr.R.K.Singh, Chairman & Managing Director (hereinafter referred to as the "NSFDC" which expression shall unless repugnant to the context means and include its successors in interest and assigns) of the Other Part.

WHEREAS:


1. NSFDC has been set up for the economic development of eligible persons belonging to Scheduled Castes by way of providing loans, advances and other facilities for their income generating programmes and schemes which are for their economic benefits and employment.
2. NSFDC has been providing loans, advances and other facilities to eligible Scheduled Castes through the various Government owned institutions/bodies which are acting as Channelising Agencies of NSFDC on the terms and conditions and covenants contained in the Agreement entered with between NSFDC and concerned Channelising Agency.
3. Since NSFDC is to provide assistance for the economic development of eligible Scheduled Castes, the Bank by virtue of its existing operations can effectively act as a Channelising Agency for NSFDC for routing its assistance to the eligible Scheduled Castes, there is a synergy between the activities of the Bank and NSFDC for the purpose of providing said assistance by NSFDC through the Bank.
4. Bank, keeping in view the aforesaid object, agreed in offering its services and to act as its Channelizing Agency at national level for providing financial assistance under NSFDC schemes (hereinafter referred to as Target Group).
5. NSFDC with the object of providing financial assistance for the economic development of eligible SCs have agreed to appoint Bank as a Channelizing Agency for granting of loans/advances, grants and other financial facilities to Bank for in turn providing financial assistance to Target Group for the purpose of undertaking income generating viable economic project/scheme set up/to be set up and other activities for the benefit of Scheduled Caste persons on the terms, conditions and covenants herein contained and terms directed by NSFDC in future.

NOW, IT IS AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. That the schemes/activities/projects for which the financial assistance to be provided by the Bank to the Target Group shall be appraised by the Bank, with a view to ensure that the project/activity is viable and capable of implementation by the eligible persons of Target Group and are actually to be benefitted there from. The project(s)/scheme(s) may be appraised by the NSFDC, if considered necessary so.


R.K. SINGH
Chairman cum Managing Director, NSFDC
National Scheduled Castes
Finance & Development Corporation
Scope Minar, 14th Floor, Core-1 & 2,
Laxmi Nagar District Centre, Delhi-110092

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महा प्रबंधक General Manager
अध्यक्षता क्षेत्र कृषि विभाग एवं क्षेत्रीय ग्रामीण बैंक
Priority Sector Credit Dept. & Regional Rural Bank
सिंडिकेट बैंक Syndicate Bank
नेशनल कार्यालय Corporate Office
गान्धीनगर Gandhinagar
दिल्ली-110009

2. NSFDC may provide financial assistance to the Bank as the Channelizing Agency of NSFDC, in the form of Refinance and Project-based finance (hereinafter referred to as the "Financial Assistance") for the aforesaid purpose on such terms and conditions as may be agreed to between NSFDC and Bank. Bank can extend loan facilities under NSFDC approved schemes for economic development to SC category of borrowers on merit and seek re-finance from NSFDC.
3. NSFDC financial assistance is available for subsidy linked loans also.
4. The financial assistance amount availed by the Bank from NSFDC would be repayable in accordance with repayment schedule fixed as per letter of sanction.
5. No commitment charges for un-drawn portion of the financial assistance is payable.
6. The Bank can pre-pay the amount of financial assistance with mutual consent of NSFDC and for reasons pertaining to implementation of schemes.
7. NSFDC may charge from Bank such rate of interest as fixed by it from time to time. NSFDC shall allow a spread, as fixed by it in the rate of interest (*which will 3%, except in case of Education Loan Scheme (ELS) and Vocational Education & Training Loan Scheme (VETLS), where interest spread is 2.50%; and Green Business Scheme, where spread is 2%*), to be added by the Bank in the rate of interest charged by NSFDC from them so as to make the effective rate of interest, to be charged by Bank from the Target Group to be assisted. Pricing for such loans to the ultimate beneficiaries shall be as per NSFDC Lending Policy as long as it is in coherence with Bank's lending policy. NSFDC shall charge from Bank rate of interest so contained in each letter of sanction.

8. Calculation of the date of payment of the assistance and date of repayment:

The date of the Bank Draft or actual credit of funds to the account of Bank for remittance made by way of TT/RTGS/NEFT/Cheque shall be treated as the date of payment by NSFDC towards assistance and/vice versa repayment by Bank to NSFDC.

9. NSFDC shall communicate the sanction containing the terms and conditions by way of a Letter of Intent. After the terms and conditions of sanction are accepted by Bank, this shall be deemed to be a sanction of the financial assistance under this Agreement and all the terms, conditions and covenants contained herein shall be applicable to the amount sanctioned under the said Letter of Intent.
10. NSFDC agrees that if in a case part of the financial assistance is given out of the funds of the Bank, then the Bank may charge a different/higher rate of interest for its portion of assistance.
11. The financial assistance extended by NSFDC to the Bank shall be repaid in accordance with the schedule of repayment contained in the said letter of intent issued by NSFDC to the Bank. The schedule of repayment as contained in the scheme/Letter of Intent may be varied by mutual consent of NSFDC and Bank.

12. Procedure for payment of installment:

All repayments/payments to NSFDC shall be made by Bank through crossed a/c payee drafts/cheques or TTs/RTGS/NEFT and drawn in favour of National Scheduled Castes Finance & Development Corporation payable at Delhi. The Bank

R. K. SINGH
 Chairman-Cum-Managing Director, NSFDC
 National Scheduled Castes
 Finance & Development Corporation
 Scope Minar, 14th Floor, Core-1 & 2,
 Laxmi Nagar District Centre, Delhi-110092

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महा प्रबंधक General Manager
 प्राथमिकता क्षेत्र ऋण विभाग एवं क्षेत्रीय ग्रामीण बैंक
 Priority Sector Credit Dept. & Regional Rural Bank
 सिंडिकेट बैंक Syndicate Bank
 नैगम कार्यालय Corporate Office
 गांधीनगर Gandhinagar
 बेंगलूरु Bengaluru-560 009

draft(s)/cheque(s) should be sent by registered post or delivered in person to NSFDC at its Registered Office at Delhi.

13. In the event of increase in the rate(s) of interest by NSFDC, Bank as Channelizing Agency may increase its rate of interest correspondingly to be charged from the Target Group.
14. Bank as Channelizing Agency of NSFDC shall not sanction to a Target Group an assistance of more than the maximum amount that can be granted by NSFDC to Target Group under the lending norms of NSFDC laid down by NSFDC and intimated to the Bank from time to time.
15. Bank may take such security from the Target Group for the financial assistance granted to it as it may think proper in its own name and in the event of default on the part of the Target Group realize the said security by taking such legal or other course of action as it may deem fit.

Notwithstanding the fact that Bank does not realize the overdue amount of assistance and/or interest from the Target Group or realize the security obtained by it from them the Bank shall pay to NSFDC the installments of principal and interest on the financial assistance in accordance with the schedule(s) fixed by NSFDC in the Letter of Intent and accepted by the Bank, as if Bank were the principal debtor to NSFDC for the financial assistance

16. Liability to pay the loan and interest:

While NSFDC may send a demand notice to Bank to facilitate prompt repayment of the amount of assistance in the manner aforesaid and/or interest, it shall be the responsibility of Bank to ensure repayment of the amount of assistance in the manner aforesaid and payment of interest due by the due dates. Non-receipt of a demand notice from NSFDC shall not be a reason for non-payment of the amount of assistance and interest thereon in the manner aforesaid by the due date.

17. Bank hereby further agrees:


- a) That it shall not allow any operation inconsistent with the rules and regulations of NSFDC for grant of the said financial assistance or which is likely to jeopardize the said financial assistance.
- b) To carry out need based inspection of the schemes/projects of the Target Group and for submission of reports of such inspections to NSFDC as and when requested by NSFDC.
- c) To furnish to NSFDC all such information as NSFDC may require from time to time regarding financial assistance extended to Target Group under NSFDC schemes.
- d) To keep and maintain separate accounts relating to the projects/schemes undertaken and funded with the financial assistance of NSFDC. NSFDC shall have a right to inspect the said accounts, if required.

18. Bank as Channelizing Agency shall ensure that the Target Group are well within the eligible criteria as laid down by NSFDC.

19. Bank shall provide required details of financial assistance utilized as per prescribed format of NSFDC.

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R. K. SINGH
Chairman-cum-Managing Director, NSFDC
National Scheduled Castes
Finance & Development Corporation
Scope Minar, 14th Floor, Core-1 & 2
Laxmi Nagar District Centre, Delhi-110022


महा प्रबंधक General Manager
प्राथमिकता क्षेत्र प्रण विभाग एवं क्षेत्रीय सहायक बैंक
Priority Sector Credit Dept. & Regional Rural Bank
सिंडिकेट बैंक Syndicate Bank
देगम कार्यालय Corporate Office
गान्धीनगर Gandhinagar
दूरभाष: Bangalore-560 009.

20. Right to recall the loan:

If at any time, in the opinion of NSFDC Bank has failed to observe or fulfill any of the terms and conditions enumerated in this Agreement or on the occurrence of any event or circumstances which, in the opinion of NSFDC would or is likely to prejudicially or adversely affect in any manner the capacity of Bank to repay the amount of the said assistance and interest thereon, in the manner aforesaid notwithstanding any provisions contained herein connection with the time/period of the repayment of the amount of the said assistance and interest, Bank shall be liable to pay to NSFDC in one lump-sum the outstanding principal of the said assistance and interest thereon and NSFDC shall be entitled to recall the entire outstanding amount of principal and interest from Bank.

21. Bank agrees that notwithstanding anything contained in this Agreement, NSFDC shall have the right by notice in writing to require Bank forthwith to discharge in full or in part its liabilities to NSFDC in respect of any of the said financial assistance provided by the NSFDC whether due or not upon the happening of any of the following events viz.:

- a) Bank has committed any default in making any payment or repayment in accordance with this Agreement or any other agreement between Bank and NSFDC.
- b) Bank has committed any breach or default in the performance or observance of this Agreement and/or Bank's application and/or the provisions of financing scheme of NSFDC and/or any instructions issued by the NSFDC from time to time.
- c) Bank's application or any enclosure thereto contained any false or untrue statement or information or the same turned out to be wrong or untrue as a result of supervening circumstances. On this question whether any of the above events has happened, the decision of the NSFDC after hearing the Bank shall be final, conclusive and binding on the Bank.
- d) If there is reasonable apprehension that Bank is unable to pay its debts, proceedings for taking it into liquidation may be commenced in respect thereof.
- e) Payment of the cost of realization of the loan:

Bank shall be liable to pay NSFDC all costs, legal charges and other expenses, whatsoever NSFDC may incur in the realization of the amount of the said assistance from Bank.

22. Bank shall, notwithstanding any enquiry made by or information furnished to the NSFDC in respect of the creditworthiness of its constituents, remain always liable as a principal debtor to the NSFDC for the due repayment of any financial assistance granted by the NSFDC in respect of the said financial assistance. Bank agrees that in case it fails to repay on the due date(s), the installment of principal and/or interest (without rebate) it shall be compounded as per schedule of payment/repayment.

23. The instruction/circulars issued by the NSFDC from time to time and the Letters of Intent of various scheme(s)/project(s) sanctioned/to be sanctioned shall be applicable, as long as it is not in contravention with Bank's lending-policy.

R. S. SINGH
Chairman/Joint Managing Director, NSFDC
National Scheduled Castes
Finance & Development Corporation
Scope Minar, 14th Floor, Convent & 2
Cantt. Nagar Sector Centre, Delhi-110022

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महा प्रबंधक General Manager
प्राथमिकता क्षेत्र कृषि विकास एवं क्षेत्रीय ग्रामीण बैंक
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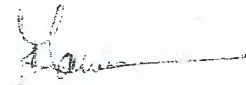
24. Any advertisement related to the scheme(s)/project(s) with the financial assistance from NSFDC would also cover the name of NSFDC to the effect that scheme(s) are financed by NSFDC.
25. This Agreement shall become binding on Bank and the NSFDC on and from the date of this Agreement and it shall be in force till all the amounts due and payable under this Agreement are fully paid off.
26. In the event of any dispute or difference relating to the interpretation and application of the provisions of the contracts, such dispute or difference shall be referred by either party for Arbitration to the sole Arbitrator in the Department of Public Enterprises to be nominated by the Secretary to the Government of India-in-charge of the Department of Public Enterprises. The Arbitration and Conciliation Act, 1996 shall not be applicable to arbitration under this clause. The award of the Arbitrator shall be binding upon the parties to the dispute, provided, however, any party aggrieved by such award may make a further reference for setting aside or revision of the award to the Law Secretary, Department of Legal Affairs, Ministry of Law & Justice, Government of India. Upon such reference the dispute shall be decided by the Law Secretary or the Special Secretary/Additional Secretary, when so authorized by the Law Secretary, whose decision shall bind the Parties finally and conclusively. The Parties to this dispute will share equally the cost of arbitration as intimated by the Arbitrator.
27. That the *Delhi* Courts will have the sole and exclusive jurisdiction to decide the issue of any dispute between the Parties hereto.

In witness whereof BANK and NSFDC have executed these presents in two copies, on the day and year first above written. Each Party will retain one copy of this Agreement.

Signed and delivered by the within named Syndicate Bank

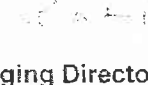
By the hands of
Sri N. Madhurbootheshwaran,
 General Manager
 An authorized officer of the Bank
 in the presence of:


 महा प्रबंधक General Manager
 राष्ट्रीय सहकारी क्रेडिट बैंक
 Priority Sector Credit Dept & Regional Rural Bank
 सिंडिकेट बैंक Syndicate Bank
 1. Sri B.R. Hiremath, Assistant General Manager
 Corporate Office
 Gandhinagar

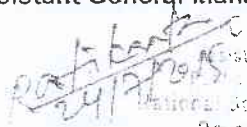

 2. Sri Ramakrishna B Mane,
 Chief Manager

Signed and delivered by the within named National Scheduled Castes Finance and Development Corporation

By the hands of
Dr.R.K.Singh,
 Chairman & Managing Director
 An authorized officer of NSFDC
 in the presence of:


 Chairman & Managing Director, NSFDC
 National Scheduled Castes
 Finance & Development Corporation
 Scope Minar, 14th Floor, Core-1 & 2
 Laxmi Nagar District Centre, Delhi-110092

1. Sri C. Ramesh Rao
 Assistant General Manager


 2. Sri Ratikanta Jena,
 Chief Manager

FAQs for Banks

1. About Organization

National Backward Classes Finance and Development Corporation (NBCFDC), a Government of India Undertaking under the aegis of Ministry of Social Justice & Empowerment and has an authorized share capital of Rs.1500 Crore against which the Ministry has so far released Rs.1024 Crore.

NBCFDC was incorporated on 13 January, 1992 under Section 8 of Companies Act 2013 (earlier Section 25 of the Companies Act, 1956) as a Company not for profit with an objective to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes in skill development and self employment ventures.

2. What are the criteria for identification of beneficiaries and responsibility of Bank ?

Members of Backward Classes having annual family income less than **double the poverty line** (i.e. Rs.98,000/- in rural areas and Rs.1,20,000/- in urban areas) are eligible to obtain loan from NBCFDC.

NBCFDC assists a wide range of income generating activities which include agricultural and allied activities, small business/artisan and traditional occupation, transport sector & service sector, technical and professional trades/courses.

Banks are to identify suitable & eligible beneficiaries from target group. Loan can be given in advance or the Bank may opt for refinance upto the loan amount already released to the eligible members of Backward Classes by respective Bank. The Bank will have to submit list of such beneficiaries with date of release during last quarter. The refinance can be claimed on quarterly basis.

3. What is the Rate of Interest (RoI)?

a) General loan Scheme

Loan upto Rs.5 Lakh	-	NBCFDC to CA	:	3% p.a.
	-	CA to Benef.	:	6% p.a.
Loan above Rs.5 Lakh & upto Rs.10 Lakh	-	NBCFDC to CA	:	5% p.a.
	-	CA to Benef.	:	8% p.a.

b) Education Loan Scheme (in India & Abroad)

Loan upto Rs.10 Lakh (in India) & Loan upto Rs.20 Lakh (Abroad)	-	NBCFDC to CA	:	1.5% p.a.
	-	CA to Benef.	:	4% p.a.*

* Rate of Interest 3.5% p.a. for girl student

c) Mahila Samridhi Yojana - for women

Loan upto Rs.50,000/-	-	NBCFDC to CA	:	1% p.a.
	-	CA to Benef.	:	4% p.a.

d) New Swarnima – for women

Loan upto Rs.1,00,000/-	-	NBCFDC to CA	:	2% p.a.
	-	CA to Benef.	:	5% p.a.

Any case, Bank will get 3% as service charge in all the schemes.

4. What would be the period of recovery?

The maximum recovery period under NBCFDC schemes is 10 years. However, the Banks have to decide the recovery period as per project. The responsibility of identification of beneficiaries, proper utilization of loan and its timely recovery from beneficiaries will be that of Bank. Bank will have to repay 100% with interest as applicable irrespective of recovery from the beneficiaries. However, it is suggested that the Banks may advance funds under such schemes only which are covered by credit guarantee corporation.

5. What is the pattern of finance?

a) NBCFDC loan	-	85% - 95%
b) Bank/Beneficiary contribution	-	05% - 15%

6. Which schemes to be implemented?

The NBCFDC has given name of various schemes under Term Loan and Micro Finance. However, Banks may advance under schemes of Term Loan and Micro Finance and submit the utilization certificate of advance funds accordingly or claim refinance as the case may be.

7. Additional benefit (MDP, SDTP)

The following benefits are offered to the beneficiaries:-

- the beneficiaries may undergo Skill Development Training before obtaining loans.
- The beneficiaries may participate in exhibitions organized/participated by NBCFDC from time to time.

Benefit for beneficiaries : The officials implementing NBCFDC schemes in Banks may attend Management Development Programme (MDP) organized by NBCFDC from time to time.

LIST OF STATE CHANNELISING AGENCIES

- Andhra Pradesh** Backward Classes Co-operative Finance Corporation Ltd., 6th Floor, Sarveshwara Bhawan, Masab Tank, Hyderabad-500 028, Andhra Pradesh
A.P. Taddy Toppers Co-operative Finance Corp. Ltd., 3-5-1-1089, Beside Deepak Cinema, Maryalaguda, Hyderabad-500 029, Andhra Pradesh
- Assam** Apex Weavers & Artisans Coop. Federation Ltd., Gopinath Bordoloi Road, Ambai, Guwahati-781 001, Assam.
Assam State Development Corporation for Other Backward Classes Ltd., Dr. B.K. Kakoty Road, Gopinath Nagar, Guwahati-781 016, Assam.
Assam Electronics Development Corp. Ltd., Industrial Estate, Barunimaidan, Guwahati-781 021, Assam.
North Eastern Development Finance Corporation Ltd., NEDFI House, G.S. Road, Dispur, Guwahati-781006, Assam.
- Bihar State** Backward Classes Finance & Development Corporation, 4th Floor, Some Bhawan, Bichand Patel Marg, Patna-800 001, Bihar.
- Chandigarh** SO/BC and Minorities Financial & Development Corporation, Addl. Town Hall Building, 5th Floor, Sector-17C, Chandigarh-160017, Chandigarh
- Chhattisgarh** State Arhyasayee Sahkari Vitta Avam Vikas Nigam Ltd., B-9, Sector-5, Dewendra Nagar, Raipur-492 005, Chhattisgarh.
- Goa & Nagar Haveli**
Dadar & Nagar Haveli, Daman & Diu SC/ST/OBC & Minorities Financial & Development Corp. Ltd., Ground Floor, Right Wing of New Collectorate Bldg., M.C. Electricity Dept., Opp. 66 KV Sub Station, 66, KVA Road, Amlil, Silvassa-560030, Dadra & Nagar-Haveli.
- Haryana** SO/ST/OBC/Minorities & Handicapped Financial & Development Corp., Ambedkar Bhawan, Institutional Area, Sector-16, Rohini, Delhi
- Gujarat** Scheduled Castes & Other Backward Classes Fin. & Dev. Corp. Ltd., 4th Floor, Pans Centre, Near KTC Bus Stand, Paroli-403 001, Goa.
- Gujarat** Backward Classes Development Corp., Block No.11, 2nd Floor, Dr. Jivaji Mehta Bhawan, Gandhinagar-382010, Gujarat.
Gujarat Gopalk Development Corporation Ltd., Block No.16, Ground Floor, Dr. Jivaji Mehta Bhawan, Gandhinagar-382 010, Gujarat
Gujarat Tractor & Kolli Vikas Nigam, Block No.16, Ground Floor, Dr. Jivaji Mehta Bhawan, Gandhinagar-382 010, Gujarat.
- Haryana** Backward Classes & Economically Weaker Sections Kalyan Nigam, SCO No.813-14, Sector-22-A, Chandigarh-160 022, Haryana
- Himachal Pradesh**
Himachal Backward Classes Finance & Development Corporation, P.W.D. Rest House Road, Kangra-176 001, Himachal Pradesh
- Jammu & Kashmir**
Jammu & Kashmir SC/STs & OBCs Development Corporation Ltd., Romesh Mehta, Shastri Nagar, Jammu
Jammu & Kashmir State Women's Development Corporation, Block-A, 1st floor, Old Secretariat, Srinagar, J&K.
- Jharkhand** ST Cooperative Development Corporation Ltd., Balihar Road, Muzabadi, Ranchi-834008, Jharkhand.
- Kerala** State Artisans Development Corp., No.16-D, 4th Floor, Miller Tank Bund Area, Vasanthnagar, Bangalore-560052, Karnataka.
- Kerala** State Artisans Development Corp. Ltd., Swagath' TC, 12/755, Govt. Law College Road, Vanchiyoor PO., Thiruvananthapuram-695 035, Kerala.
Kerala State Backward Classes Dev. Corp. Ltd., 'SENTINEL', 2nd Floor, TC, 27/538 (7) & (8), Pattoor, Vanchiyoor PO., Thiruvananthapuram-695 035, Kerala.
- Kerala** State Development Corporation for Christian Converts from SUs & Recommended Communities Ltd., Near Railway Station, Manganjadam, Kottayam, Kerala.
Kerala State Co-operative Federation for Fisheries Development Ltd., Kananaswaram, Manacaud PO., Thiruvananthapuram-695 009, Kerala.
Handicrafts Development Corporation of Kerala Ltd Post Box No.171, Puttichenhalli, Thiruvananthapuram-695 001, Kerala
Kerala State Palmnath Products Development and Workers Welfare Corporation Ltd., 'Kelpam House', House No. XXIV/42, Near Government Hospital, Neyyattinkara-695121, Kerala
Kerala State Women's Development Corp. Ltd., 'BASANT' TC, 20/2170, Opp. Mamohan Bungalow, Kowdar PO., Thiruvananthapuram-695 003, Kerala.
- Madhya Pradesh**
Madhya Pradesh Panchayat Varg Taha Alpasankhyak Vitta Avam Vikas Nigam, Rajiv Gandhi Bhawan, Parisar-2, 1st Floor, 35 Bnyama Hills, Bhopal-462 002, Madhya Pradesh.
Madhya Pradesh Hasyshilp Evam Hathkarakya Vikas Nigam, Hasyshilp Bhawan, Hamidia Road, Bhopal-462001, Madhya Pradesh.
- Maharashtra**
Maharashtra Rayva Iar Magas Vargya Vitta Ani Vikas Mahamandal Ltd., Administrative Building, 4th Floor, Ramkrishna Chandrahar Marg, Chaur (E), Mumbai-400071, Maharashtra.
Vasant Rao Nalk Virnuka Jatis & Normade Tribes Dev. Corp. Ltd., Junu Supreme Shopping Centre, 1st Floor, Gulmohar Cross Road, NO.9, JVPD Scheme, Junu Vile-Parle Scheme (W), Mumbai-400 009, Maharashtra.
- Manipur**
Manipur State Women's Development Corporation, Directorate Building, Near 2nd M.R. Gate (Social Welfare Department Building), Imphal-795901, Manipur.
Manipur Minorities & Other Backward Classes Economic Development Society (MOBES), 301, State Guest House, Babupara, Imphal-795901, Manipur.
- Mizoram**
Mizoram Co-operative Apex Bank Ltd., Treasury Square, Aizawl, Mizoram-798 001, Mizoram
- Odisa**
Orissa Backward Classes Finance & Development, Co-operative Corporation Ltd., O. No. A/6, Unit-5, Near Rajiv Bhawan, Bhubaneswar-751001, Odisa.
- Puducherry**
Puducherry Backward Classes and Minorities Development Corporation Ltd., No.5, Zamindar Garden, Puducherry-605 012, Puducherry.
- Punjab**
Punjab Backward Classes Land Development and Finance Corporation, SCO No. 60-61, Sector-17 A, Chandigarh-160 017, Punjab.
- Rajasthan**
Rajasthan OBC Fin. & Dev. Cooperative Corp. Ltd., Ambedkar Bhawan, G-3/1, Social Justice & Empowerment Dept., Behind Hotel Rajmahal Palace, Residency Road, Jaipur, Rajasthan.
- Sikkim**
Sikkim SC/ST & Other Backward Classes Development Corporation Ltd., Sonam (Shering Marg (Kazi Road), Gangtok-7371 01, Sikkim).
- Tamil Nadu**
Tamil Nadu Backward Classes Economic Development Corp., 735, 3rd Floor, L.L.A. Building, Anna Salai, Chennai-600002, Tamil Nadu.
- Tripura**
Tripura OBC Co-operative Dev. Corp., Supari Bhawan, Krishnanagar, Tribal Research Building, Agartala-799001, Tripura.
- Uttar Pradesh**
Uttar Pradesh Panchayat Varg Vitta Avam Vikas Nigam Ltd., 4th Floor, (South Wing), PCF Building, 32, Station Road, Lucknow-226 001, Uttar Pradesh.
Uttar Pradesh Sahkari Gram Vikas Bank Ltd., 10, Mall Avenue, Lucknow, U.P.
- Uttarakhand**
Uttarakhand Bahudeshiya Vitta Evam Vikas Nigam., No.-161, Nehru Nagar (Old Nehru Colony, Haridwar Road), Dehradun, Uttarakhand.
- West Bengal**
West Bengal Backward Classes Dev. and Finance Corporation, 12, B.B.D. Bag (East), Hemanta Bhawan (Top Floor & 1st Floor), Kolkata-700 001, West Bengal.
West Bengal Minorities Development & Finance Corporation, 'Ambar' 27/E, Sector-1, D.D. Block, Saltlake city, Kolkata-700 064, West Bengal.



एन.वी.सी.एफ.डी.सी.
विवरणिका

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नेशनल बैंकवर्ड क्लासेज फाइनेंस एण्ड डे

(भारत सरकार का उपक्रम, सामाजिक न्याय और

Corrigendum

Letter No. F.No.14015/01/2010-SCD-IV, dated 29.07.2015, the Ministry of Social Justice & Empowerment, Department of Social Justice & Empowerment has revised annual family income criteria as under:

Area	Existing	Revised	(Rs. per annum)
Rural	81,000/-	98,000/-	
Urban	1,03,000/-	1,20,000/-	

... section of these classes in skill development and self employment ventures. Schemes are implemented through State Channelising Agencies nominated by respective State Government/UTs.

Main objectives:

- To promote economic and developmental activities for the benefit of Backward Classes.
- To assist, subject to such income and/or economic criteria as may be prescribed by the Government from time to time, individuals or groups of individuals belonging to Backward Classes by way of loans and advances for economically and financially viable schemes and projects.
- To promote self employment and other ventures for the benefit of Backward Classes.
- To grant concessional finance in selected cases for persons belonging to backward classes living below double the poverty line.
- To extend loans to the Backward Classes for pursuing general/professional/technical education or training at graduate and higher level.
- To assist in the upgradation of technical and entrepreneurial skills of Backward Classes for proper and efficient management of production units.

Eligibility

Members of Backward Classes living below double the poverty line can be given loans by NBCFDC through Channelising Agencies.

(Rs. per annum)

Distt. Manager/ Officer of SCAs in their respective States/Distt. ..

Activities which can be financed

The Corporation can assist a wide range of income generating activities under the following broad sectors:

- Agriculture & Allied Activities**
Bee-keeping, Boat, Bore Well, Dairy, Fishing, Lift Irrigation & Tractor Trolley etc.
- Small Business/Artisan & Traditional Occupation**
Bakery, Barber Shop, Beauty Parlour, Blacksmithy, Carpentry, Dry Cleaning, Grocery Shop, Handicrafts & Artisan Units, Pottery, Readymade Garments Shops, Tailoring & Weaving etc.
- Transport Sector & Service Sector**
Auto Repair Shop, Auto Rickshaw, Consultancy Services, Cycle Repair Shop, Computer Centre, Electrical & Electronic Repair Shop, Home Appliances, Hotel & Restaurants, Mobile Repair Shop, Multi Utility Vehicle, Photo Copier, Photo Studio, Plumber, Pick-Up Van, Taxi & Tempo etc.

Technical and Professional Trades/Courses

Technical & Professional Courses at Graduate & Higher Level such as Engineering, Management, Medicine, Nursing & Computers etc.

The SCAs are required to disburse loans for financially viable and technically feasible projects as per needs and choice of beneficiaries under

Type of Funding

- Term Loan:** Under term loan scheme, loan is given upto 85% of the project cost subject to a maximum of Rs. 10 Lakh (Rs. Ten lakh) per beneficiary. Remaining 15% is contributed by SCA/ beneficiary.
- Margin Money Loan:** Under Margin Money Scheme, loans are given upto 40% of the project cost subject to a maximum of Rs. 10 lakh per beneficiary. Remaining 60% is contributed by SCA/ Bank & beneficiary.
- Micro Finance:** Under Micro Finance Scheme loan is given upto 90% of the project cost subject to a maximum of Rs. 50,000/- per beneficiary in a group and balance 10% is contributed by SCA/ beneficiary.



1 Special schemes covered under Term Loan

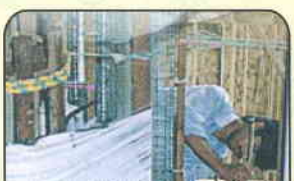
(A) "New Swarnima" for Women

For inculcating the spirit of self-reliance among the women of Backward Classes, the Corporation has a special scheme "New Swarnima" for Women living below double the poverty line. The salient features of the scheme are as under:

- The beneficiary women are not required to invest any amount of their own towards margin.
- Maximum loan limit is Rs. 1 lakh per beneficiary.
- NBCFDC loan 95% SCA loan 5%.
- Rate of interest from beneficiary is @ 5% p.a.
- Maximum repayment period is 10 years.

Utilization (days) & Rate of Interest (p.a.) by SCAs

1-90 days	3%
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State Channelising Agencies

NBCFDC provides financial assistance to State Agencies nominated by UT. The Channelising Agencies identify and financially viable action plan to be implemented in order to benefit the beneficiaries of the scheme. The Channelising Agencies are responsible for identifying potential beneficiaries and training them. The Channelising Agencies are responsible for identifying potential beneficiaries and training them. The Channelising Agencies are responsible for identifying potential beneficiaries and training them.

Utilization of funds

Members of Backward Classes living below double the poverty line can be given loans by NBCFDC through Channelising Agencies.

New Akanksha" - Education Loan Scheme:

provide financial assistance to the students of Backward areas living below double the poverty line for pursuing ~~technical/ professional/ technical~~ courses or trainings at ~~university and/or higher levels in India as well as in abroad.~~

students who have obtained admission for a course in ~~university~~ recognized by AICTE, Medical Council of India in the case may be, are eligible for the loan. 90% of the ~~expenditure of the course subject to maximum loan limit~~ Rs. 10.00 Lakh per student or Rs. 2.50 Lakh p.a. (for ~~studying within India~~) & 85% of the expenditure of the ~~course subject to maximum of Rs. 20.00 Lakh per student~~ studying abroad), the balance will be borne by ~~the Government of India~~ SCA/SCAs.

Pattern of Finance: NBCFDC Loan 90%, SCA loan 5% & ~~Beneficiary Contribution 5%.~~

Rate of Interest: 4% p.a. from beneficiary and loan is ~~recovered in 10 years. Girls students provided special~~ provision of 0.5% in the interest and charged only 3.5% ~~annum. Recovery commences after six months of~~ completion of course or getting employment/self-employment, whichever is earlier.

Backsham: A special scheme under Term Loan for young ~~professionals belonging to Backward Classes for the target~~ group with provision of concessional loans to set-up their ~~self-employment ventures (after completing the~~ professional courses) such as Doctors' Clinic, Nursing ~~Centres, Physiotherapy Clinics, Bio-Medical labs, Lawyers' Office, Engineering Unit, Chemist Shops, Architect Offices,~~ etc. for CA/Financial consultancy etc.

Pattern of Finance: NBCFDC Loan 85%, SCA loan 10% & ~~Beneficiary Contribution 5%.~~

Rate of Interest: SCA to Beneficiary 6-8% p.a.

Prashiksha Sampadar: The objective of this scheme is to ~~improve the technical and entrepreneurial skill of~~ Backward Classes by way of providing training and ~~financial assistance under Term Loan for self employment~~ additional craft etc. The loan under the scheme may be ~~considered to the artisans and handicraft persons to~~ upgrade their traditional art & craft and to provide training ~~in modern technology such as use of Computers, CAD, design~~ development etc.



(3) Micro Finance

(A) Micro Finance Scheme: In order to implement the NBCFDC scheme at grass-root level and to promote & support Micro Finance Scheme for improvement of credit facilities for the target group living below double the poverty line, ~~special provision for~~ ~~Micro Finance through SCAs.~~ The Corporation implements Micro Finance through SCAs. Maximum loan limit is Rs. 50,000/- per beneficiary under SHG.

Pattern of finance: NBCFDC Loan 90%, SCA Loan 5% & Beneficiary Contribution 5%.

Rate of Interest: @ 5% p.a. from SCA to SHG/ beneficiary.

(B) Mahila Samridhi Yojana (Micro Finance Scheme for Women):

To provide Micro Finance to Women entrepreneurs belonging to the target group.

The scheme is being implemented through SCAs in rural and urban areas by way of financing the women beneficiaries through Self Help Groups (SHGs). Maximum loan limit per beneficiary is Rs. 50,000/- only.

Pattern of finance: NBCFDC Loan 95% & SCA Loan / Beneficiary Contribution 5%.

Rate of Interest: SCA to beneficiary 4% p.a.

(C) Krishi Sampada: A special scheme under Micro Finance for the small and marginal farmers of the target group living below double the poverty line. The main objective of the scheme is to provide concessional loans to small farmers, vegetable growers of the target group for their urgent requirement of funds during Rabi & Kharif or any cash crop.

Pattern of finance: NBCFDC Loan 95% & SCA Loan/Beneficiary Contribution 5%.

Formation of SHGs under NBCFDC's Micro Finance and Mahila Samridhi Yojana:

The groups of the individuals belonging to the Backward Classes will in ~~predominantly (75% and above) members belong to Backward Class~~ provide



राज्य चैनेलाइजिंग एजेंसियों की सूची

प्रदेश बैंकवर्ड क्लॉसिंग कॉन्पोरेशन काँपोरेशन लि. छत्ता तल, सम्बलगा
ब्रान्ड टैक डेवलपमेंट - 500 028.
प्रदेश टैकडी टैक्स को - ऑरिगेनिव फाइनेंस काँपोरेशन लि. 3-5-1089 टोपक
के पीस गैररचनागुप्त, ईराबाद-500 029.

के.एन.ए.ए. फिक्सेड आर्इसमेंट इंडीपेंडेंट डेवलपमेंट काँपोरेशन लि. विकास भवन, पी
ब्लै. नं. 1800 फेदल्लर-744101.

एनएस एक्स बैंकवर्ड क्लॉसिंग कॉन्पोरेशन फेडरेशन लि. गोपीबी बारलाबाई रोड,
अमरी बुकस्ट्री-781 001.

अन्य प्रदेश डेवलपमेंट काँपोरेशन फॉर ओ.बी.सी. लि. डॉ. बी.के. काकोटी रोड, गोपीबी
नगर, गुड्डरपी-781 061.

अन्य इन्फ्रानिफा डेवलपमेंट काँपोरेशन लि. इन्डस्ट्रियल स्टेट, बासुभीभवन,
जुबिली-781002.

अन्य इस्टेन डेवलपमेंट काँपोरेशन लि. एन.ई.डी.एफ.आई. भवन, श्री.एस. मार्ग, रिसपु
जुबिली-781005.

अन्य प्रदेश बैंकवर्ड क्लॉसिंग फाइनेंस एंड डेवलपमेंट काँपोरेशन, चौथा तल, सैन
भवन, श्री.क.ए.ए. मार्ग पटना-800 001.

अन्य प्रदेश बैंकवर्ड क्लॉसिंग फाइनेंस एंड डेवलपमेंट काँपोरेशन लि. विकास भवन,
फिक्सेड टारगन हिल भवन, तीसरा तल, सैक्टर-17सी, चण्डीगढ़-160 017.

अन्य प्रदेश बैंकवर्ड क्लॉसिंग फाइनेंस एंड डेवलपमेंट काँपोरेशन, अम्बेडकर भवन,
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एन.ए.ए. मार्ग पटना-800 001.

26. के.ए.ए. डेवलपमेंट काँपोरेशन फॉर किरियान क्वार्टर्स क्रम रैड्यूल्ड कस्ट्स एण्ड
 रिफॉर्मिड क्वालिटीज लि. (पि) रेलवे स्टेशन के पास गानगादम, के.ए.ए.
 26. के.ए.ए. डेवलपमेंट काँपोरेशन फॉर किरियान डेवलपमेंट लि., कल्लेरुपुर, मंगलुड
 पी.ओ. शिखरनलपुरम-695 009

27. बैंडिफाण्ड डेवलपमेंट काँपोरेशन ऑफ के.ए.ए. नो. 171, पुणेनबाई,
 शिखरनलपुरम-695 009.

28. के.ए.ए. डेवलपमेंट काँपोरेशन फॉर किरियान क्वार्टर्स क्रम रैड्यूल्ड कस्ट्स एण्ड
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29. के.ए.ए. डेवलपमेंट काँपोरेशन लि. "बस" टी सी 20 / 2170, मन्मोहन
 बंगलो के सामने, कोटियार पी.ओ. शिखरनलपुरम-695 003

अन्य प्रदेश

30. मध्य प्रदेश पिछड़ा वर्ग तथा अल्पसंख्यक वित्त एवं विकास निगम, राजीव गांधी भवन,
 पारिस-2, प्रथम तल, 35 शांति हिल्स, भोपाल-462 002

31. मध्य प्रदेश इन्फ्रानिफा एवं इन्फ्रानिफा विकास निगम लि., हलशिला भवन, इन्फ्रानिफा रोड,
 भोपाल-462 001.

32. महाराष्ट्र राज्य इतरागास वर्ग वित्त एन विकास महासंघ लि., एडमिनिस्ट्रिव
 बिल्डिंग, चौथा तल, गानगा चौक, मुंबई-400 071.

33. वसन्तराव चाडक विमुक्ति जालीय एण्ड नैपिडिक ट्रस्ट डेवलपमेंट काँपोरेशन लि., जुहू
 सुप्रीम शांति सेंटर, प्रथम तल, गुलमोहर क्रॉस रोड नं-9, वी.पी.डी. स्कीम, जुहू, वित्त
 पार्ले स्कीम (प्रीमम), मुंबई-400 009

मणिपुर

34. मणिपुर स्टेट बीजेएस डेवलपमेंट काँपोरेशन, जयसिंह विडिंगा द्वितीय एन.आर. गेट के
 पास (समाज कल्याण विभाग बिल्डिंग), इम्फाल-795 001.

35. मणिपुर माइनिस्ट्रीज एण्ड अउर बैंकवर्ड क्लॉसिंग इकोनॉमिक डेवलपमेंट सोल्यूटी, 301
 स्टेट गेट हाउस, बासुपुरा, इम्फाल-795 001.

मिजोरम

36. मिजोरम कॉर्पोरेटिव एक्स बैंक, लि, डेनोटी एस्सायर, ऐजोल, मिजोरम-796 001

उड़ीसा

37. उड़ीसा बी.सी. फाइनेंस एण्ड डेवलपमेंट कॉर्पोरेशन लि., क्वार्टर सं. ए/6,
 यू.ए.टी-6, राजीव भवन के पास, गुवरोर-751 001.

पुद्दुचेरी

38. पुद्दुचेरी बैंकवर्ड क्लॉसिंग एण्ड माइनिस्ट्रीज डेवलपमेंट काँपोरेशन लि. सं-5 जमीनदार
 गार्डन पुद्दुचेरी-605 012

पंजाब

39. पंजाब बैंकवर्ड क्लॉसिंग बैंक डेवलपमेंट एण्ड फाइनेंस काँपोरेशन, एस.सी.ओ. नं.
 60-61, सेंक्टर 17ए, चण्डीगढ़-160 017

राजस्थान

40. राजस्थान ओ.बी.सी. फाइनेंस एण्ड डेवलपमेंट काँपोरेशन लि., अम्बेडकर भवन,
 जी. 3/1, सामाजिक न्याय और अधिकारिता विभाग, होटल राजमहल पैलेस के पीछे,
 रेजीडेंसी रोड, जयपुर-302 005

सिक्किम

41. सिक्किम अनुसूचित जाति / जनजाति व अन्य पिछड़े वर्ग विकास निगम लि, सोनम
 ट्यारिंग मार्ग (कोपी रोड), गेटक-757 101,

तमिलनाडु

42. तमिलनाडु बैंकवर्ड क्लॉसिंग एण्ड इकोनॉमिक डेवलपमेंट काँपोरेशन, 735 तीसरा तल,
 एल.एल.ए. बिल्डिंग, अना सलाई, चेन्नई-600 002

त्रिपुरा

43. त्रिपुरा ओ.बी.सी. कॉर्पोरेटिव डेवलपमेंट काँपोरेशन, सुभाषी भवन, कृष्णा नगर, ट्राइबल
 रिजर्व भवन, अगराला-799 001

उत्तर प्रदेश

44. उत्तर प्रदेश पिछड़ा वर्ग वित्त एवं विकास निगम लि., चौथा तल (साठव विंग) पी.सी.एफ.
 भवन, 32 स्थान रोड, लखनऊ-226 001.

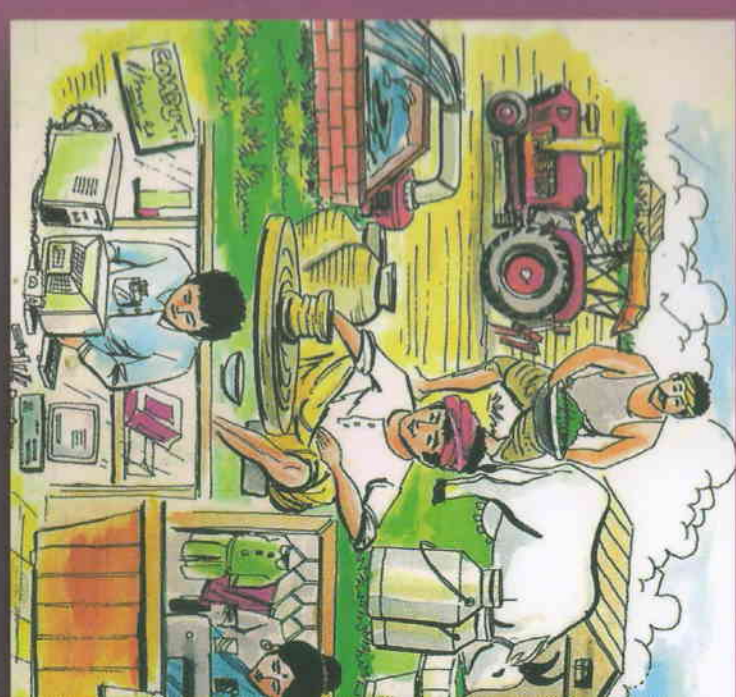
45. उत्तर प्रदेश सहकारी ग्राम विकास बैंक लि., 10, मॉल रोड प्रेन्स, लखनऊ, उत्तर प्रदेश
 उत्तराखण्ड

46. उत्तराखण्ड बहुउद्देशीय वित्त एवं विकास निगम, प्रथम तल, भवन सं. 161, नेहरू नगर
 (पुथनी नेहरू कालोनी, हरिद्वार रोड), देहरादून

पश्चिम बंगाल

47. पश्चिम बंगाल बैंकवर्ड क्लॉसिंग डेवलपमेंट एण्ड फाइनेंस काँपोरेशन, 12 बीबीडी बाग
 (पूर्व) ईमान भवन, टीए एवं प्रथम तल, कोलकाता-700 001.

48. पश्चिम बंगाल माइनिस्ट्रीज डेवलपमेंट एण्ड फाइनेंस काँपोरेशन, अम्बर 27 / ई,
 सेंक्टर-1, डी. डी. ब्लॉक, साहू नैक सिटी, कोलकाता-700 064.



एन.बी.सी.एफ.डी.सी.
विवरणिका

नेशनल बैंकवर्ड क्लॉसिंग फाइनेंस एण्ड डेवलपमेंट काँपोरेशन
 (भारत सरकार का उपक्रम, सामाजिक न्याय और

Wide letter No. F.No.14015/01/2010-SCD-IV, dated 29.07.2015, the Ministry of Social Justice and Empowerment, Department of Social Justice & Empowerment has revised annual family income criteria as under:

Area	Existing	Revised	(Rs. per annum)
Rural	81,000/-	98,000/-	
Urban	1,03,000/-	1,20,000/-	

प्रबंधक से सम्पर्क करना चाहिए।

वित्तीय सहायता प्रदान किए जाने वाले कार्य

निगम निम्न प्रमुख क्षेत्रों के आय सृजित करने वाले विभिन्न कार्यकलापों हेतु ऋण सहायता प्रदान करता है:

- कृषि एवं सम्बन्धित क्षेत्र
- मधुमक्खी पालन, नौका, बोरे-वेल, डेरी, मत्स्य पालन, सीढ़ीनुमा खेती (लिफ्ट इरीगेशन), ट्रैक्टर एवं ट्राली आदि,
- लघु व्यापार / दस्तकारी एवं पारम्परिक व्यवसाय

बेकरी, नाई की दुकान, ब्यूटी पार्लर, लोहारगरीसी, बर्द्धगरीसी, झूई क्लीनिंग, किराना दुकान, हस्तशिल्प एवं दस्तकारी सामान की दुकान, मिट्टी के बर्तन बनाना, सिले-सिलार वस्त्रों की दुकान, सिलार्ड एवं कढ़ाई की दुकान आदि,

परिवहन सेवाएं एवं सेवा क्षेत्र

आटो मरम्मत दुकान, आटो रिक्शा, साइकिल मरम्मत दुकान, कम्प्यूटर सेंटर, बिजली एवं इलेक्ट्रॉनिक सामान की मरम्मत दुकान, धरेलू सामान, प्लम्बर, होटल एवं रेस्टोरेंट, मोबाइल फोन मरम्मत दुकान, बहू उपयोगिता वाहन, फोटो कॉपियर, फोटो स्टूडियो, विक-अप वेन, टैक्सी एवं टैम्पो, परामर्शी सेवाएं आदि,

तकनीकी एवं व्यावसायिक ट्रेड / पाठ्यक्रम

स्नातक एवं उच्च स्तर के तकनीकी एवं व्यावसायिक पाठ्यक्रम जैसे इन्जीनियरिंग, प्रबंधन, चिकित्सा एवं नर्सिंग, कम्प्यूटर इत्यादि।

राज्य चैनेलाइजिंग एजेंसियों को चाहिए कि उपरोक्त प्रमुख क्षेत्रों में वित्तीय दृष्टि से उपयुक्त एवं तकनीकी रूप से व्यवहार्य परियोजनाओं हेतु लाभार्थियों की परसन्द के अनुसार ऋणों का वितरण करें। उपरोक्त

ऋण के प्रकार

1. सावधि ऋण : सावधि ऋण योजना के अन्तर्गत एन. बी.सी.एफ.डी.सी. द्वारा परियोजना लागत का 85% अधिकतम रु. 10.00 लाख प्रति लाभार्थी ऋण दिया जाता है। शेष 15% का अंशदान राज्य चैनेलाइजिंग एजेंसी / लाभार्थी द्वारा किया जाता है।
2. मार्जिन मनी ऋण : मार्जिन मनी ऋण योजना के अन्तर्गत परियोजना लागत का 40% अंश अधिकतम रु. 10.00 लाख प्रति लाभार्थी ऋण दिया जाता है। शेष 60% का अंशदान राज्य चैनेलाइजिंग एजेंसी / बैंक एवं लाभार्थी द्वारा किया जाता है।
3. माइक्रो फाइनेन्स: इस योजना के अन्तर्गत परियोजना लागत का 90% अधिकतम रु. 50,000 /- स्वयं सेवा समूह में प्रति लाभार्थी की दर से ऋण दिया जाता है। शेष 10% अंशदान राज्य चैनेलाइजिंग एजेंसी / लाभार्थी द्वारा वहन किया जाता है।



1. सावधि ऋण के अन्तर्गत विशेष योजनाएं

i. 'नई स्वर्णिमा' - महिलाओं के लिए

पिछड़े वर्ग की महिलाओं में आत्मनिर्भरता की भावना जागृत करने हेतु निगम द्वारा दोहरी गरीबी रेखा से नीचे जीवन यापन करने वाली महिलाओं के लिए एक विशेष योजना 'नई स्वर्णिमा' संचालित है। 'नई स्वर्णिमा' योजना का संक्षिप्त विवरण इस प्रकार है:

- महिला लाभार्थी को अपना अंश विनियोजित करने की आवश्यकता नहीं।
- इस योजना के अंतर्गत अधिकतम ऋण रु. 1 लाख प्रति लाभार्थी है एवं एन.बी.सी.एफ.डी.सी. अंश 95% एस.सी.ए. ऋण अंश 5%
- ऋण पर लाभार्थी द्वारा 5% की दर से ब्याज देय होगा।
- ऋण अदायगी की अधिकतम अवधि 10 वर्ष है।

उपभोग (दिन) एवं ब्याज की दर (वार्षिक)

1-90 दिन	3%
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राज्य चैनेलाइजिंग

एन.बी.सी.एफ.डी. द्वारा नामित रा राज्य एजेंसियों के माध्यम से न एजेंसियों से अ उपयुक्त एवं अ पहचान करें तथा हेतु वार्षिक कार्य

अधिक से अधिक हेतु सावधि ऋण राज्य चैनेलाइजिंग धनराशि का 75 जिसमें एन.बी.सी. लाख से कम हो राज्य चैनेलाइजि कि सम्भावित ल पहचान करें एवं परियोजनाएं प्रस् पर ऋण राशि चैनेलाइजिंग एज

ऋण का उपभोग

राज्य चैनेलाइजि आह्वित ऋण रा दिनों के अन्द एजेंसियों को उ

नई आकांक्षा – शैक्षिक ऋण योजना:

नगम द्वारा पिछड़े वर्ग के विद्यार्थियों, जो दोहरी गरीबी रेखा के नीचे जीवन यापन कर रहे हैं, को स्नातक अथवा उच्च स्तर पर मान्य / व्यावसायिक / तकनीकी शिक्षा अथवा प्रशिक्षण हेतु भारत विदेश में अध्ययन हेतु शैक्षिक ऋण प्रदान किया जाता है।

प्रति वर्ष एवं विदेश में अध्ययन हेतु पाठ्यक्रम व्यय का 85% जिसकी शेष अंश विद्यार्थी / राज्य चैनलाइजिंग एजेंसी द्वारा वहन किया जाएगा।

वित्तीय प्रणाली : एन.बी.सी.एफ.डी.सी. ऋण 90%, एस.सी.ए. ऋण 5% एवं लाभार्थी अंशदान 5%.

ब्याज की दर : ऋण पर लाभार्थी द्वारा देय ब्याज दर 4% वार्षिक तथा ऋण की पुनर्भुगतान आवधि 10 वर्ष है। महिला विद्यार्थियों को ऋण की विशेष छूट प्रदान की जाती है तथा ब्याज 3.5% वार्षिक देय होगा। पाठ्यक्रम के पूर्ण होने के छः माह बाद से अथवा सोजगार / स्व-सोजगार प्राप्त करने पर, जो भी पहले हो, ऋण की अदायगी आरम्भ की जाएगी।

iii. स्वयं

उत्तर्गत ब्याज की दर : एन.बी.सी.एफ.डी.सी. ऋण 85% एस.सी.ए. ऋण 10% एवं लाभार्थी अंशदान 5%.

वित्तीय प्रणाली : एन.बी.सी.एफ.डी.सी. ऋण 85% एस.सी.ए. ऋण 10% एवं लाभार्थी अंशदान 5%.

व्याज की दर : लाभार्थी द्वारा एस.सी.ए. को देय ब्याज दर 6-8% वार्षिक

iv. शिल्प सम्पदा

उत्तर्गत ब्याज की दर : एन.बी.सी.एफ.डी.सी. ऋण 85% एस.सी.ए. ऋण 10% एवं लाभार्थी अंशदान 5%.



3. माइक्रो फाइनेन्स

i. माइक्रो फाइनेन्स योजना : एन.बी.सी.एफ.डी.सी. योजनाओं को जमीनी स्तर पर क्रियान्वित करने के उद्देश्य से लक्षित वर्ग के दोहरी गरीबी रेखा से नीचे जीवन यापन करने वाले व्यक्तियों को ऋण प्रदान करने के लिए ऋण सुविधा हेतु निगम द्वारा राज्य चैनलाइजिंग एजेंसियों के माध्यम से माइक्रो फाइनेन्स योजना को क्रियान्वित किया गया है। स्वयं सेवा समूह में प्रति लाभार्थी ऋण की अधिकतम सीमा रु. 50,000 /- है।

वित्तीय प्रणाली : एन.बी.सी.एफ.डी.सी. ऋण 90% एस.सी.ए. ऋण 5% व लाभार्थी अंशदान 5%.

ब्याज की दर : स्वयं सेवा समूह / लाभार्थी द्वारा एस.सी.ए. को देय ब्याज दर 5% वार्षिक

ii. महिला समृद्धि योजना (महिलाओं के लिए माइक्रो फाइनेन्स योजना) :

इस योजना के अन्तर्गत लक्षित वर्ग की उद्यमी महिलाओं के स्वयं सहायता समूह को ऋण प्रदान किया जाता है।

योजना के अन्तर्गत ग्रामीण एवं शहरी क्षेत्रों में स्वयं सहायता समूह के माध्यम से महिला लाभार्थियों को ऋण सहायता उपलब्ध कराई जाती है। राज्यों में योजना राज्य चैनलाइजिंग एजेंसियों के माध्यम से क्रियान्वित की जाती है। प्रति लाभार्थी अधिकतम ऋण राशि रु. 50,000 /- है।

वित्तीय प्रणाली : एन.बी.सी.एफ.डी.सी. ऋण 95% एस.सी.ए. ऋण / लाभार्थी अंशदान 5%.

ब्याज की दर : स्वयं सेवा समूह / लाभार्थी द्वारा एस.सी.ए. को देय ब्याज दर 4% वार्षिक

iii. कृषि सम्पदा

इस योजना का उद्देश्य लक्षित वर्ग के दोहरी गरीबी रेखा से नीचे जीवन यापन करने वाले छोटे किसानों, सब्जी उत्पादकों आदि को रबी, खरीफ अथवा नकदी फसलों की तात्कालिक आवश्यकताओं की पूर्ति हेतु माइक्रो फाइनेन्स योजना के अन्तर्गत रियायती ऋण उपलब्ध कराना है।

वित्तीय प्रणाली : एन.बी.सी.एफ.डी.सी. ऋण 95% एस.सी.ए. ऋण / लाभार्थी अंशदान 5%.

ब्याज की दर : लाभार्थी द्वारा एस.सी.ए. को देय ब्याज दर 4% वार्षिक



एन.बी.सी.एफ.डी.सी. की माइक्रो फाइनेन्स एवं महिला समृद्धि योजना के अन्तर्गत माइक्रो फाइनेन्स योजना के अन्तर्गत व्यक्तियों के ऐसे समूह वित्तीय सहायता के फ

Corrigendum

Vide letter No. F.No.14015/01/2010-SCD-IV, dated 29.07.2015, the Ministry of Social Justice and Empowerment, Department of Social Justice & Empowerment has revised annual family income criteria as under:

(Rs. per annum)

Area	Exiting	Revised
Rural	81,000/-	98,000/-
Urban	1,03,000/-	1,20,000/-

National Backward established under the Backward Classes their self-employment

1. Agriculture & Allied Activities 2. Small Business/Artisan & Traditional Occupation
3. Transport Sector & Service Sector 4. Technical and Professional Trades/Education loan for professional Courses.
Applicant can choose any of the viable occupation of his/her choice under these sectors.

Eligibility for loan

1. The applicant should belong to the Backward Classes as notified by State/Central Government from time to time.
2. The annual family income of the rural applicant should be less than Rs. 81,000/- and urban applicant should be less than Rs. 1,03,000/-

Types of Loans :

1. Term Loan & Margin Money Loan Scheme 2. Micro Finance Scheme

1) Term Loan & Margin Money Loan Scheme: Under Term Loan Scheme, loans are given upto 85% of the project cost subject to a maximum of Rs. 10 lakh per beneficiary. Under the Margin Money Loan Scheme loans are given upto 40% of the project cost and balance amount of project cost is contributed by Bank/Finance Institution (50%) SCA/beneficiary (10%). Under Term Loan Scheme following special schemes are covered.

(a) **"New Swarnima"- Special Scheme for Women:** For inculcating the spirit of self-reliance among the Women of Backward Classes, the Corporation has introduced a special scheme "New Swarnima". The Salient features of the scheme are as under:
• The beneficiary women are not required to invest any amount of their own towards margin. • Maximum loan limit is Rs. 1 lakh per beneficiary • Rate of interest from beneficiary is @5% p.a. • Maximum repayment period is 10 years.

(b) **Saksham:** This is a special scheme under Term Loan Scheme. Under the scheme young professional belonging to Backward Classes confessional loans are provided to set-up their own self-employment ventures after completing the professional courses such as Doctors' Clinic, Nursing Homes, Physiotherapy Clinics, Bio-Medical labs, Lawyer Office, Engineering Unit, Chemist Shops, Architect Offices, Office for CA/Finance consultancy etc. Under the scheme maximum loan limit is Rs. 10 Lakh. Rate of interest for Loans upto Rs. 5 Lakh is @6%p.a. & above Rs. 5 lakh is @8%p.a.

(c) **Education Loan Scheme:** To provide financial assistance to the students of Backward Classes for pursuing general/professional/technical courses or training at graduate and/or higher levels both in India and abroad. Such students who have obtained admission for a course in the Institute recognized by AICTE, Medical Council of India etc. as the case may be, are eligible for the loan, Maximum loan limit per student is Rs. 10 lakh for studying in India subject to maximum 2.5 lakh per annum and Rs. 20 lakh for abroad or actual expenses for the entire course whichever is less rate of interest is @4%.

(d) **Shilp Sampada:** The objective of this scheme is to upgrade the technical and entrepreneurial skill of Backward Classes by way of providing training and financial assistance under Term Loan for self-employment in traditional craft etc. The loan under the scheme may be considered to the artisans and handicraft persons to secure their traditional art & craft and to provide training to upgrade their existing skills with latest technological inputs such as use of Computers, CAD design development etc. Under the scheme maximum loan limit is Rs. 10 lakh Rate of interest for Loans upto Rs. 5 lakh is @6%p.a. & above Rs. 5 lakh is @8%p.a.

2. Micro Finance

(a) **Micro Finance Scheme:** In order to implement the NBCFDC Scheme at grass root level and to promote & support Micro Finance Scheme for improvement of credit facilities for the target group specially for women beneficiaries. The Corporation implements Micro Finance through SCAs. The maximum loan limit per beneficiary in SHG is Rs. 50,000/-. The rate of interest is 5%p.a. from Beneficiary.

(b) **Mahila Samridhi Yojana (Micro Finance Scheme for Women) :** To provide Micro Finance to women entrepreneurs belonging to the target group. The scheme is being implemented through SCAs in rural and urban areas by way of financing the women beneficiaries through SHGs. The maximum loan limit per beneficiary in SHG is Rs. 50,000/-. The rate of interest is 4%p.a. from Beneficiary.

(c) **Krishi Sampada:** A special scheme under Micro Finance for the small and marginal farmers of the target group. The main objective of the scheme is to provide confessional loans to small farmers, vegetable growers of the target group for their urgent requirement of funds during Rabi & Kharif or any cash crop. The maximum loan limit per beneficiary in SHG is Rs. 50,000/-. The rate of interest is 4% p.a. from Beneficiary.

Repayment of Loan : The repayment period of the loans obtained by the beneficiaries will depend on the type of project and income generated by the project. The provision of moratorium and gestation is available under these schemes. Under the Term Loan & Margin Loan the maximum repayment period is upto 10 years. Under the Micro Finance Scheme the maximum repayment period is 4 years.

Training & Marketing : Project linked/skill up gradation training in various trades are provided to the members of target group free of cost through SCAs/reputed Training Institutes. NBCFDC is also providing marketing assistance to the BC artisans for their products.

Monitoring & Evaluation : Monitoring & Evaluation is an essential tool for ascertaining proper implementation of schemes and for taking corrective measures wherever necessary. Monitoring and evaluation of implementation of NBCFDC schemes at grass root level are regular feature of the Corporation. The SCAs have also been advised to strengthen the monitoring mechanism for proper implementation of schemes. Beneficiary Loan Card and Response Card to verify and test check the identity of the beneficiaries have been introduced by the Corporation.

Channelizing Agency: For obtaining loan assistance under NBCFDC Schemes, eligible candidates should contact to concerned SCA or District Manager of State Corporation or District Collector at District level.

NCUI Building, 5th Floor, 3, Siri Institutional Area, August Kranti Marg, New Delhi-110 016

Website : www.nbcfdc.org.in

August, 2014



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी)

भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय



नेशनल बैकवर्ड क्लासेज फाइनेन्स एण्ड डेवलपमेंट कॉरपोरेशन (एन.बी.सी.एफ.डी.सी.) सामाजिक न्याय और अधिकारिता मंत्रालय के अधीन भारत सरकार का एक सार्वजनिक उपक्रम है, जो पिछड़े वर्गों के व्यक्तियों का उनके स्व-रोजगार स्थापना हेतु राज्य चैनेलाइजिंग के माध्यम से ऋण सहायता उपलब्ध कराता है। गरीबी रेखा/दोहरी गरीबी रेखा के नीचे जीवन यापन कर रहे पिछड़े वर्ग के व्यक्ति स्व-रोजगार स्थापना हेतु निम्न क्षेत्रों के अन्तर्गत ऋण सहायता प्राप्त कर सकते हैं :

1. कृषि एवं सम्बन्धित क्षेत्र
2. लघु व्यापार/दस्तकारी एवं पारम्परिक व्यवसाय
3. परिवहन सेवाएं एवं सेवा क्षेत्र
4. तकनीकी एवं व्यावसायिक ट्रेड / पाठ्यक्रम

इन क्षेत्रों के अन्तर्गत अभ्यर्थी कोई भी व्यवसाय अपनी इच्छानुसार चुन सकते हैं।

ऋण प्राप्ति हेतु पात्रता :

1. अभ्यर्थी पिछड़े वर्ग से सम्बन्धित हो।
2. अभ्यर्थी दोहरी गरीबी रेखा के नीचे जीवन यापन कर रहा हो। अभ्यर्थी की वार्षिक पारिवारिक आय ग्रामीण क्षेत्रों में रु. 81,000/- तथा शहरी क्षेत्रों में /रु. 1,03,000/- से कम हो।

ऋण के प्रकार

अभ्यर्थी निम्न प्रकार की आय उत्पादक योजनाओं के अन्तर्गत ऋण प्राप्त कर सकता है:

1. सावधि ऋण व मार्जिन मनी ऋण योजना
- 2 लघु वित्त योजना

1. सावधि ऋण व मार्जिन मनी ऋण योजना : सावधि ऋण योजना के अन्तर्गत परियोजना लागत का 85% अधिकतम रु. 10 लाख तक प्रति लाभार्थी ऋण प्रदत्त किया जाता है तथा मार्जिन मनी ऋण योजना के अन्तर्गत निगम द्वारा कुल लागत का 40% ऋण उपलब्ध कराया जाता है व शेष 50% का अंशदान बैंक/अन्य वित्तीय संस्थानों द्वारा तथा 10% राज्य चैनेलाइजिंग एजेंसी/लाभार्थी द्वारा वहन किया जाता है। सावधि ऋण योजना के अन्तर्गत निम्न विशेष योजनाएं संचालित हैं।

(क) "नई स्वर्णिमा" - महिलाओं के लिए विशेष ऋण योजना : पिछड़े वर्ग की महिलाओं में आत्मनिर्भरता की भावना जागृत करने हेतु निगम द्वारा दोहरी गरीबी रेखा से नीचे जीवन यापन करने वाली महिलाओं के लिए विशेष ऋण योजना "नई स्वर्णिमा" संचालित है। योजना की मुख्य विशेषताएं निम्न हैं : • महिला लाभार्थियों को अपना अंश विनियोजित करने की आवश्यकता नहीं है। • इस योजना के अन्तर्गत अधिकतम ऋण सीमा रु. 1 लाख प्रति लाभार्थी है। • ऋण अदायगी की अधिकतम अवधि 10 वर्ष है।

(ख) सक्षम योजना : टर्म लोन योजना के अन्तर्गत यह एक विशेष योजना है। इस योजना के अन्तर्गत पिछड़े वर्गों के लक्षित वर्ग के व्यावसायिक रूप से शिक्षित नवयुवकों को व्यावसायिक शिक्षा पूर्ण करने के उपरान्त स्वरोजगार आरंभ करने हेतु रियायती ऋण उपलब्ध कराया जाता है। व्यावसायिक रूप से शिक्षित व्यक्ति अपने स्व-रोजगार स्थापना हेतु चिकित्सक क्लीनिक, नर्सिंग होम, बायोमेडिकल लैब, वकीलों के कार्यालय, अभियंती इकाईयां, दवाईयां की दुकान, आर्कीटेक्ट कार्यालय, चार्टर्ड एकाउन्टेन्टस/वित्तीय परामर्श हेतु कार्यालय आदि को स्थापित कर सकते हैं। इस योजना के अन्तर्गत अधिकतम ऋण सीमा रु. 10 लाख है। रु. 5 लाख तक ब्याज की दर 6% वार्षिक व रु. 5 लाख से अधिक के ऋण पर ब्याज दर 8% वार्षिक है।

(ग) शैक्षिक ऋण योजना : लक्षित वर्ग को स्नातक अथवा उच्च स्तर पर सामान्य/व्यावसायिक/तकनीकी शिक्षा अथवा प्रशिक्षण हेतु भारत एवं विदेश में अध्ययन हेतु इस योजना के अन्तर्गत ऋण प्रदान किया जाता है। ऐसे विद्यार्थी जिन्होंने ए.आई.सी.टी.ई. मेडिकल काउन्सिल ऑफ इण्डिया इत्यादि जैसे भी लागू हो, से मान्यता प्राप्त संस्थान में प्रवेश प्राप्त कर लिया है, इस योजना के अन्तर्गत ऋण लेने हेतु पात्र है। भारत में अध्ययन हेतु ऋण की अधिकतम सीमा रु. 10 लाख अथवा रु. 2.5 लाख प्रति वर्ष तथा विदेश में अध्ययन हेतु अधिकतम रु. 20 लाख अथवा वास्तविक समग्र व्यय, जो भी कम हो निर्धारित है।

(घ) शिल्प सम्पदा : टर्म लोन योजना के अन्तर्गत इस योजना का उद्देश्य पिछड़े वर्गों के पात्र व्यक्तियों के परम्परागत कला इत्यादि में स्व-रोजगार हेतु प्रशिक्षण एवं वित्तीय सहायता के माध्यम से तकनीकी एवं उद्यमीय कौशल में अभिवृद्धि करना है। इस योजना के अन्तर्गत परम्परागत कला एवं हस्तकौशल के संरक्षण हेतु दस्तकारों एवं शिल्पियों को वित्तीय सहायता प्रदान की जाती है एवं उनके वर्तमान कौशल ज्ञान की अभिवृद्धि हेतु आधुनिकतम तकनीक जैसे कम्प्यूटर, सी.ए.डी., डिजाइनिंग विकास आदि का उपयोग किया जाता है। इस योजना के अन्तर्गत अधिकतम ऋण सीमा रु. 10 लाख है। रु. 5 लाख तक ब्याज की दर 6% वार्षिक व रु. 5 लाख से अधिक के ऋण पर ब्याज दर 8% वार्षिक है।

2. माइक्रो फाइनेन्स :

(क) माइक्रो फाइनेन्स योजना : एन.बी.सी.एफ.डी.सी. योजनाओं को ज़मीनी स्तर पर क्रियान्वित करने के उद्देश्य से लक्षित वर्ग के व्यक्तियों विशेषकर महिला लाभार्थियों के लिए ऋण सुविधा हेतु निगम द्वारा राज्य चैनेलाइजिंग एजेंसियों के माध्यम से क्रियान्वित किया गया है। स्वयं सेवा समूह में प्रति लाभार्थी ऋण की अधिकतम सीमा रु. 50,000 है तथा ब्याज की दर 5% वार्षिक है।

(ख) महिला समृद्धि योजना (महिलाओं के लिए माइक्रो फाइनेन्स योजना) : इस योजना के अन्तर्गत लक्षित वर्ग की उद्यमी महिलाओं के स्वयं सहायता समूह को ऋण प्रदान किया जाता है। योजना का क्रियान्वयन ग्रामीण एवं शहरी क्षेत्रों में राज्य चैनेलाइजिंग एजेंसियों के माध्यम से स्वयं सहायता समूह के माध्यम से महिला लाभार्थियों को ऋण सहायता उपलब्ध कराई जाती है। स्वयं सेवा समूह में प्रति लाभार्थी ऋण की अधिकतम सीमा रु. 50,000 है तथा ब्याज की दर 4% वार्षिक है।

(ग) कृषि सम्पदा : इस योजना का उद्देश्य लक्षित वर्ग के छोटे किसानों, सब्जी उत्पादकों आदि को रबी, खरीफ अथवा नकदी फसलों की तात्कालिक आवश्यकताओं की पूर्ति हेतु माइक्रो फाइनेन्स योजना के अन्तर्गत रियायती ऋण उपलब्ध कराना है। प्रति लाभार्थी ऋण की अधिकतम सीमा रु. 50,000 है तथा ब्याज की दर 4% वार्षिक है।

ऋण की वापसी : लाभार्थियों द्वारा लिए गए ऋण की वापसी योजना से प्राप्त आय व परियोजना के प्रकार पर निर्भर होगी। इन योजनाओं के अन्तर्गत योजनानुसार मोरटोरियम का प्रवाधान है। टर्म लोन एवं मार्जिन मनी के अन्तर्गत ऋण वापसी की अधिकतम सीमा 10 वर्ष है। लघु वित्त योजना के अन्तर्गत ऋण वापसी की अधिकतम सीमा 4 वर्ष है।

प्रशिक्षण एवं विपणन : लक्षित वर्ग के व्यक्तियों को विभिन्न ट्रेडों में परियोजना से सम्बद्ध प्रशिक्षण अथवा कौशल अभिवृद्धि प्रशिक्षण राज्य चैनेलाइजिंग एजेंसियों/प्रतिष्ठित प्रशिक्षण संस्थानों के माध्यम से निःशुल्क उपलब्ध कराये जाते हैं। एन.बी.सी.एफ.डी.सी. पिछड़े वर्गों के दस्तकारों को उनके उत्पादों हेतु विपणन सहायता भी प्रदान करता है।

मॉनीटरिंग एवं मूल्यांकन : योजनाओं के समुचित क्रियान्वयन का सुनिश्चयन एवं जहां आवश्यक हो वहां सुधारात्मक उपायों को लागू कराने का अत्यावश्यक अंग योजनाओं की मॉनीटरिंग एवं उसका मूल्यांकन है। ज़मीनी स्तर पर एन.बी.सी.एफ.डी.सी. योजनाओं का क्रियान्वयन, मॉनीटर एवं मूल्यांकन निगम के नियमित कार्य है। योजनाओं के समुचित क्रियान्वयन हेतु राज्य चैनेलाइजिंग एजेंसियों को मॉनीटरिंग तंत्र को सुदृढ़ करने की सलाह दी गई है। लाभार्थी की पहचान के सत्यापन हेतु निगम द्वारा लाभार्थी ऋण पत्र एवं रिस्पांस कार्ड को आरम्भ किया गया है।

चैनेलाइजिंग एजेंसी : एन.बी.सी.एफ.डी.सी. ऋण योजनाओं के अन्तर्गत पात्र व्यक्ति ऋण सहायता प्राप्त करने हेतु सम्बन्धित राज्य चैनेलाइजिंग एजेंसी अथवा राज्य के जिला स्तर पर राज्य निगम के जिला प्रबंधक अथवा सम्बन्धित जिला कलेक्टर से सम्पर्क करें।

एन.सी.यू.आई., बिल्डिंग, पंचम तल, 3 सीरी इन्स्टीट्यूशनल एरिया, अगस्त क्रान्ति मार्ग, नई दिल्ली-110 016

वेबसाइट : www.nbcfdc.org.in

अगस्त, 2014





NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION
(Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

SHILP SAMPADA

OBJECTIVE

The objective of this scheme is to upgrade the technical and entrepreneurial skill of Backward Classes by way of providing training and financial assistance under Term Loan for self-employment in traditional craft etc. The loan under the scheme may be considered to the artisans and handicraft persons to secure their traditional art & craft and to provide training to upgrade their existing skills with latest technological inputs such as use of computers, CAD, design development etc.

ELIGIBILITY

- Members of Backward Classes, as notified by Central Government/State Governments from time to time.
- The annual income of the applicant's family should be below double the poverty line i.e. Rs.1,03,000/- p.a. in urban areas and Rs.81,000/- p.a. in rural areas.

MAXIMUM LOAN LIMIT

The maximum loan limit is Rs. 10 Lakh.

PATTERN OF FINANCE

(i)	NBCFDC loan	:	85%
(ii)	SCA loan	:	10%
(iii)	Beneficiary contribution	:	05%

RATE OF INTEREST

	NBCFDC to SCA	SCA to Benef.
i) Upto Rs. 5 Lakh	: 3% p.a.	6% p.a.
ii) Above Rs.5 Lakh & upto Rs.10 lakh	: 5% p.a.	8% p.a.

REPAYMENT PERIOD

Loan is to be repaid in quarterly instalments within 10 years

(including the moratorium period of six months on the recovery of principal).



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी)

भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय

शिल्प सम्पदा

उद्देश्य

टर्म लोन योजना के अन्तर्गत इस योजना का उद्देश्य पिछड़े वर्गों के पात्र व्यक्तियों के परम्परागत कला इत्यादि में स्व-रोजगार हेतु प्रशिक्षण एवं वित्तीय सहायता के माध्यम से तकनीकी एवं उद्यमीय कौशल में अभिवृद्धि करना है। निगम परम्परागत कला एवं हस्तकौशल के संरक्षण हेतु दस्तकरों एवं शिल्पियों को वित्तीय सहायता प्रदान करता है एवं उनके वर्तमान कौशल ज्ञान की अभिवृद्धि हेतु आधुनिकतम तकनीक जैसे कम्प्यूटर, सी०ए०डी०, डिजाइन विकास आदि का उपयोग किया जाता है।

पात्रता

- क. भारत सरकार/राज्य सरकारों द्वारा समय-समय पर अधिसूचित पिछड़े वर्गों के सदस्य।
ख. आवेदक के परिवार की वार्षिक आय दोहरी गरीबी रेखा के नीचे होनी चाहिए जैसे शहरी क्षेत्रों में रु. 1,03,000/- वार्षिक एवं ग्रामीण क्षेत्रों में रु. 81,000/- वार्षिक।

अधिकतम ऋण सीमा

अधिकतम ऋण सीमा रु. 10 लाख है।

वित्तीय प्रणाली

i)	एन.बी.सी.एफ.डी.सी. ऋण	:	85%
ii)	एस.सी.ए. ऋण	:	10%
iii)	लाभार्थी अंश	:	05%

ब्याज दर

	एन.बी.सी.एफ.डी.सी. से एस.सी.ए. को	एस.सी.ए. से लाभार्थी को
i) रु. 5 लाख तक	3% वार्षिक	6% वार्षिक
ii) 5 लाख से ऊपर एवं 10 लाख तक	5% वार्षिक	8% वार्षिक

पुनर्भुगतान अवधि

ऋणों का पुनर्भुगतान 10 वर्षों में तिमाही किस्तों के आधार पर किया जाएगा।
(मूलराशि की वसूली पर 6 माह की मोरेटोरियम अवधि को सम्मिलित करते हुए)



NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION
(Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

MICRO FINANCING SCHEME

OBJECTIVES

In order to cater to the Micro Finance needs of small entrepreneurs belonging to the target group, the Corporation has introduced a scheme for Micro Financing through nominated Channelizing Agencies. It is desirable to disburse loans through Self-Help-Groups (SHGs) by SCAs under Micro Finance Scheme.

SELF-HELP-GROUPS (SHG)

SHGs is a small economically homogenous and affinity group of poor people voluntarily formed to save and mutually agree to contribute to a common fund to be lent to its members as per group decision.

SCAs may also play a vital role through their field officers, encouraging people of the target group in forming Self-Help-Groups and get financial assistance under Micro Finance Scheme of NBCFDC.

SALIENT FEATURES OF THE SCHEME

- | | | |
|----|--------------------------------------|--------------|
| 1. | Maximum loan limit per beneficiary | Rs. 50,000/- |
| 2. | Maximum number of persons in one SHG | 20 |

IMPLEMENTATION

The scheme is to be implemented through SCAs in rural and urban areas by way of financing the beneficiaries either directly or through Self-Help-Groups (SHGs) preferably in the areas remained uncovered so far under any of such scheme.

ELIGIBILITY OF THE BENEFICIARY

Members of Backward Classes as notified by Central / State Govt. and are living below double the poverty line i.e. annual family income of the beneficiary should be less than Rs. 1,03,000/- p.a. in urban areas and Rs. 81,000/- p.a. in rural areas. In a SHG 75% of members can be from Backward Classes and remaining 25% members may be from other weaker section like SC/Handicapped etc.

PATTERN OF FINANCING

- | | | |
|----|--------------------------|-----|
| 1. | NBCFDC LOAN | 90% |
| 2. | SCA LOAN | 05% |
| 3. | BENEFICIARY CONTRIBUTION | 05% |

UTILIZATION PERIOD

3 months from date of disbursement

RATE OF INTEREST

- | | | |
|----|---------------|---------|
| 1. | NBCFDC TO SCA | 2% P.A. |
| 2. | SCA TO SHG | 5% P.A. |

REPAYMENT

Loan is to be repaid in quarterly instalments within 48 months
(Including the moratorium period of six months on the recovery of principal).



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी)

भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय

सूक्ष्म ऋण योजना

उद्देश्य

लक्षित वर्ग द्वारा छोटे उद्यम स्थापित करने हेतु निगम द्वारा सूक्ष्म ऋण योजना का आरम्भ किया गया है जो राज्य चैनेलाइजिंग एजेंसियों के माध्यम से संचालित है। अपेक्षा की जाती है कि राज्य चैनेलाइजिंग एजेंसियों द्वारा ऋण का वितरण स्वयं सेवा समूहों के माध्यम से किया जाएगा।

स्वयं सेवा समूह

स्वयं सेवा समूह छोटे एकरूपी व्यक्तियों का एक समूह है जो अपनी बचतों को एक सामान्य निधि में जमा करते हैं तथा सर्वसम्मति से समूह के व्यक्ति/व्यक्तियों की सहायता करते हैं।

योजना के प्रमुख बिन्दु

- | | | |
|--|---|-------------|
| 1. प्रति लाभार्थी अधिकतम ऋण की सीमा | : | ₹. 50,000/- |
| 2. स्वयं सेवा समूह में व्यक्तियों की अधिकतम संख्या | : | 20 |

योजना का क्रियान्वयन

ग्रामीण एवं शहरी क्षेत्रों में राज्य चैनेलाइजिंग एजेंसियों के माध्यम से सीधे अथवा स्वयं सेवा समूहों के माध्यम से यह योजना लागू की जा सकती है।

लाभार्थी की पात्रता

लाभार्थी की वार्षिक पारिवारिक आय ग्रामीण क्षेत्र में ₹. 81,000/- व शहरी क्षेत्र में ₹. 1,03,000/- तक होनी चाहिए तथा एक समूह में 75% संख्या पिछड़े वर्ग की हो सकती है शेष 25% संख्या अन्य कमजोर वर्गों की हो सकती है।

वित्तीय प्रणाली

- | | | |
|--------------------------|---|-----|
| 1. एन.बी.सी.एफ.डी.सी. ऋण | : | 90% |
| 2. एस.सी.ए. ऋण | : | 05% |
| 3. लाभार्थी का अंश ऋण | : | 05% |

उपभोग अवधि

ऋण वितरण तिथि से 3 महीने की अवधि है।

ब्याज की दर

- | | | |
|-----------------------------------|---|------------|
| 1. एन.बी.सी.एफ.डी.सी. से एस.सी.ए. | : | 2% वार्षिक |
| 2. एस.सी.ए. से एस.एच.जी. | : | 5% वार्षिक |

पुनर्मुगतान अवधि

ऋण का पुनर्मुगतान चौमाही किस्तों में 48 माह के भीतर किया जाता है।
(मूलधन को वसूली पर 6 माह की मोरेटोरियम अवधि को सम्मिलित करते हुए)



NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION
(Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

SAKSHAM

OBJECTIVE

A special scheme under Term Loan for young professionals belonging to Backward Classes of the target group with provision of concessional loans to set-up their own self-employment ventures after completing the professional courses such as Doctors Clinic, Nursing Homes, Physiotherapy Clinics, Bio-Medical Labs, Lawyers' Office, Engineering Unit, Chemist Shops, Architect Offices, Office for CA/Financial Consultancy etc.

ELIGIBILITY

- Members of Backward Classes, as notified by Central Government/State Governments from time to time.
- The annual income of the applicant's family should be below double the poverty line i.e. Rs.1,03,000/- p.a. in urban areas and Rs.81, 000/- p.a. in rural areas.
- Should have obtained a professional education as above.

MAXIMUM LOAN LIMIT

The maximum loan limit is Rs.10 Lakh.

PATTERN OF FINANCE

(i)	NBCFDC loan	:	85%
(ii)	SCA loan	:	10%
(iii)	Beneficiary contribution	:	05%

RATE OF INTEREST

		<u>NBCFDC to SCA</u>	<u>SCA to Benef.</u>
i)	Upto Rs. 5 Lakh	: 3% p.a.	6% p.a.
ii)	Above Rs.5 Lakh & upto Rs.10 lakh	: 5% p.a.	8% p.a.

REPAYMENT PERIOD

Loan is to be repaid in quarterly instalments within 10 years
(including the moratorium period of six months on the recovery of principal).



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी)

भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय

सक्षम

उद्देश्य

टर्म लोन योजना के अन्तर्गत यह एक विशेष योजना है जिसके अन्तर्गत पिछड़े वर्गों के लक्षित वर्ग के व्यावसायिक रूप से शिक्षित नवयुवकों को व्यावसायिक शिक्षा पूर्ण करने के उपरान्त स्वरोजगार आरंभ करने हेतु रियायती ऋण उपलब्ध कराने का प्रावधान है। व्यावसायिक रूप से शिक्षित व्यक्ति अपने स्व-रोजगार स्थापना हेतु चिकित्सक क्लीनिक, नर्सिंग होम, बायोमेडिकल लैब, वकीलों के कार्यालय, दवाइयों की दुकान, आर्कीटेक्ट कार्यालय, चार्टर्ड एकाउन्टेंट्स/वित्तीय परामर्श हेतु कार्यालय आदि को स्थापित कर सकते हैं।

योजना के मुख्य उद्देश्य

- भारत सरकार/राज्य सरकारों द्वारा समय-समय पर अधिसूचित पिछड़े वर्गों के सदस्य।
- आवेदक के परिवार की वार्षिक आय दोहरी गरीबी रेखा के नीचे होनी चाहिए जैसे शहरी क्षेत्रों में रु. 1,03,000/- वार्षिक एवं ग्रामीण क्षेत्रों में रु. 81,000/- वार्षिक।
- उपरोक्तानुसार व्यावसायिक शिक्षा प्राप्त की हो।

अधिकतम ऋण सीमा

अधिकतम ऋण सीमा रु. 10 लाख है।

वित्तीय प्रणाली

i)	एन.बी.सी.एफ.डी.सी. ऋण	:	85%
ii)	एस.सी.ए. ऋण	:	10%
iii)	लाभार्थी अंश	:	05%

ब्याज दर

	एन.बी.सी.एफ.डी.सी. से एस.सी.ए. को	एस.सी.ए. से लाभार्थी को
i) रु. 5 लाख तक	3% वार्षिक	6% वार्षिक
ii) 5 लाख से ऊपर एवं 10 लाख तक	5% वार्षिक	8% वार्षिक

पुनर्भुगतान अवधि

ऋणों का पुनर्भुगतान 10 वर्षों में तिमाही किस्तों के आधार पर किया जाएगा।
(मूलराशि की वसूली पर 6 माह की मोरेटोरियम अवधि को सम्मिलित करते हुए)

एन.सी.यू.आई., बिल्डिंग, पंचम तल, 3 सीरी इन्स्टीट्यूशनल एरिया, अगस्त क्रान्ति मार्ग, नई दिल्ली-110 016

वेबसाइट : www.nbcfdc.org.in

अगस्त, 2014



NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION
(Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

MAHILA SAMRIDDHI YOJANA
(Micro Finance Scheme for Women)

OBJECTIVES

To provide Micro Finance to women entrepreneurs belonging to the target group.

SALIENT FEATURES OF THE SCHEME

- | | | |
|---------------------------------------|---|--------------|
| 1. Maximum loan limit per beneficiary | : | Rs.50, 000/- |
| 2. Maximum number of women in one SHG | : | 20 |

IMPLEMENTATION

The scheme is to be implemented through SCAs in rural and urban areas by way of financing the women beneficiaries either directly or through Self-Help-Groups (SHGs).

ELIGIBILITY OF THE BENEFICIARY

Women belonging to the Backward Classes as notified by Central / State Govt. from time to time and living below double the poverty line (i.e. annual family income of the beneficiary should be less than Rs.1,03,000/- p.a. in urban areas and Rs.81, 000/- p.a. in rural areas.

PATTERN OF FINANCE

- | | | |
|---------------------------------|---|-----|
| 1. NBCFDC loan | : | 95% |
| 2. SCA/Beneficiary contribution | : | 05% |

UTILIZATION PERIOD

3 months from date of disbursement

RATE OF INTEREST

- | | | |
|-----------------------|---|---------|
| 1. From NBCFDC to SCA | : | 1% p.a. |
| 2. SCA to Beneficiary | : | 4% p.a. |

REPAYMENT

Loan is to be repaid in quarterly instalments within 48 months (including the moratorium period of six months on the recovery of principal).



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी)

भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय

महिला समृद्धि योजना

(महिलाओं के लिए सूक्ष्म ऋण योजना)

उद्देश्य

लक्षित वर्ग की उद्यमी महिलाओं को सूक्ष्म ऋण प्रदान करना।

योजना के मुख्य उद्देश्य

1. प्रति लाभार्थी अधिकतम ऋण राशि : रु. 50,000/-
2. स्वयं सहायता समूह में महिलाओं की अधिकतम संख्या : 20

क्रियान्वयन

योजना का क्रियान्वयन ग्रामीण एवं शहरी क्षेत्रों में राज्य चैनेलाइजिंग एजेंसियों के माध्यम से किया जाता है तथा सीधे अथवा स्वयं सहायता समूह के माध्यम से महिला लाभार्थियों को ऋण सहायता उपलब्ध कराई जाती है।

लाभार्थी का पात्रता

केन्द्रीय/राज्य सरकार द्वारा समय-समय पर अधिसूचित पिछड़े वर्ग की महिलाएं जो दोहरी गरीबी रेखा के नीचे जीवन-यापन कर रही हैं (ग्रामीण क्षेत्र में वार्षिक पारिवारिक आय रु. 81,000/- एवं शहरी क्षेत्रों में रु. 1,03,000/- से कम होनी चाहिए)

वित्त पोषण का तरीका

1. एन.बी.सी.एफ.डी.सी. ऋण : 95%
2. एस.सी.ए./लाभार्थी अंश : 05%

ऋण उपभोग अवधि

वितरण की तिथि से 3 माह

ब्याज दर

1. एन.बी.सी.एफ.डी.सी. से एस.सी.ए. को : 1% वार्षिक
2. एस.सी.ए. से लाभार्थी स्वयं सहायता समूह को : 4% वार्षिक

पुनर्भुगतान

योजना के अनुसार ऋण का पुनर्भुगतान तिमाही किस्तों के आधार पर 48 माह में किया जाना है।

(मूलधन की वसूली पर 6 माह की मोरेटोरियम अवधि को सम्मिलित करते हुए)

एन.सी.यू.आई., बिल्डिंग, पंचम तल, 3 सीरी इन्स्टीट्यूशनल एरिया, अगस्त क्रान्ति मार्ग, नई दिल्ली-110 016

वेबसाइट : www.nbcfdc.org.in

अगस्त, 2014



NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION
(Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

EDUCATION LOAN SCHEME

1. OBJECTIVES

To extend Education Loan to the members of Backward Classes for pursuing professional or technical education at graduate and higher level.

2. ELIGIBILITY

- a) Members of Backward Classes, as notified by Central Government/State Governments from time to time.
- b) The annual income of the applicant's family should be below double the poverty line i.e. Rs.1,03,000/- p.a. in urban areas and Rs.81,000/- p.a. in rural areas.
- c) The applicant should have obtained admission for any professional courses approved by appropriate agency such as AICTE, Medical Council of India, UGC etc.

3. COURSES COVERED

All professional and technical courses at graduate and higher level approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

4. PURPOSE OF LOAN

Admission Fee & Tuition Fee; Books; Stationery & other instruments required for the course; examination fee; boarding & lodging expenses; insurance premium for policy during the loan period and travel expense/passage money for studying abroad.

5. MAXIMUM LOAN LIMIT

90% of the expenditure of the course subject to maximum loan limit of Rs.10.00 Lakh per student or Rs.2.50 Lakh p.a. (for studying within India) & 85% of the expenditure of the course subject to maximum of Rs.20.00 Lakh per student (for studying abroad), the balance will be borne by student/SCAs.

6. RATE OF INTEREST

- | | | | |
|-----|--------------------|---|-------------|
| i) | From NBCFDC to SCA | : | 1.5% p.a. * |
| ii) | SCA to beneficiary | : | 4% p.a. ** |

* 0.5% rebate on timely repayment of loan by SCAs

** girl students will get Education Loan at special concessional rate of interest @ 3.5% p.a.

7. REPAYMENT PERIOD

The moratorium, besides being co-terminus with the course for which loan has been obtained by the students, will have a further six months period for starting repayment after the completion of the course.

8. SECURITY & MONITORING OF EDUCATION LOANS

The SCAs would ensure security of loan, tracking of beneficiaries' students and their monitoring during the loan period. The Education Loan Scheme would envisage providing Education Loan to the eligible students pursuing their higher professional courses in approved institutions only.



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी)

भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय

शैक्षिक ऋण योजना

1. उद्देश्य

इस योजना का उद्देश्य पिछड़े वर्गों के पात्र व्यक्तियों को स्नातक एवं उच्चतर स्तरों पर व्यावसायिक अथवा तकनीकी शिक्षा हेतु ऋण उपलब्ध कराना है।

2. पात्रता

- क. भारत सरकार/राज्य सरकारों द्वारा समय-समय पर अधिसूचित पिछड़े वर्गों के सदस्य।
ख. आवेदक के परिवार की वार्षिक आय दोहरी गरीबी रेखा के नीचे होनी चाहिए जैसे शहरी क्षेत्रों में रु. 1,03,000/- वार्षिक एवं ग्रामीण क्षेत्रों में रु. 81,000/- वार्षिक।
ग. आवेदक ने किसी मान्यता प्राप्त एजेंसी जैसे ए०आई०सी०टी०ई०, मेडिकल काउन्सिल ऑफ इण्डिया, यू०जी०सी० इत्यादि में व्यावसायिक पाठ्यक्रम हेतु प्रवेश पा लिया हो।

3. पाठ्यक्रम

सभी स्नातक एवं उच्चतर स्तरों के व्यावसायिक एवं तकनीकी पाठ्यक्रम जो ए०आई०सी०टी०ई०, मेडिकल काउन्सिल ऑफ इण्डिया, यू०जी०सी० इत्यादि से अनुमोदित हों।

4. ऋण का उद्देश्य

प्रवेश शुल्क, एवं ट्यूशन फीस, पुस्तकों, स्टेशनरी एवं अन्य उपकरणों की खरीद हो पाठ्यक्रम के लिए आवश्यक हों, परीक्षा शुल्क, रहने एवं खाने का व्यय, ऋण अवधि में पॉलिसी का बीमा भुगतान एवं विदेश में अध्ययन हेतु यात्रा व्यय आदि।

5. ऋण की अधिकतम सीमा

भारत में अध्ययन हेतु प्रति विद्यार्थी अधिकतम ऋण राशि रु. 10 लाख की सीमा में पाठ्यक्रम व्यय का 90% अथवा रु. 2.50 लाख प्रति वर्ष एवं विदेश में अध्ययन हेतु रु. 20 लाख की सीमा में पाठ्यक्रम व्यय का 85% प्रति विद्यार्थी प्रदान किया जाता है। शेष 10% अंश विद्यार्थी/राज्य चैनेलाइजिंग एजेंसी द्वारा वहन किया जाएगा।

6. ब्याज दर

एन०बी०सी०एफ०डी०सी० से एस०सी०ए० को : 1.5% वार्षिक*
राज्य चैनेलाइजिंग एजेंसी से लाभार्थी को : 4% वार्षिक**

*राज्य चैनेलाइजिंग एजेंसी द्वारा समय पर भुगतान करने पर 0.05% की छूट।

**छात्राओं को शैक्षिक ऋण विशेष रियायती दर पर 3.5% प्रति वर्ष की दर से प्रदान किया जाएगा।

7. पुनर्भुगतान अवधि

पाठ्यक्रम पूर्ण करने के उपरान्त 6 माह की मोरेटोरियम अवधि दी जाएगी। ऋण की अवधि अधिकतम 10 वर्ष।

8. शैक्षिक ऋणों की सुरक्षा एवं अनुश्रवण

राज्य चैनेलाइजिंग एजेंसियों ऋण अवधि में ऋणों की सुरक्षा, लाभार्थियों/विद्यार्थियों का चयन एवं अनुश्रवण सुनिश्चित करेंगे। निगम की शैक्षिक ऋण योजना के अन्तर्गत मात्र अनुमोदित/मान्यता प्राप्त संस्थानों में पात्र लाभार्थियों को उच्च व्यावसायिक पाठ्यक्रम उपलब्ध कराना है।



NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION
(Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

“NEW SWARNIMA”

OBJECTIVES

Inculcating the spirit of self-dependence among the women of Backward classes living below double the poverty line under Term Loan.

SALIENT FEATURES

- The target group of the “New Swarnima” scheme of NBCFDC is the women belonging to Backward Classes living below double the poverty line.
- The beneficiary women is not required to invest any amount of her own on the projects upto cost of Rs.1,00,000/.
- The rate of interest on the amount of loan is less as compared to the general loan scheme of the Corporation.

ELIGIBILITY

- The women belonging to Backward Classes as notified by the Central / State Governments from time to time shall be eligible for loan under this scheme.
- The annual family income of the applicant should be below Rs.1,03,000/- p.a. in urban areas and Rs.81,000/- p.a. in rural areas.

MAXIMUM LOAN AMOUNT

Rs.1.00 Lakh (Per beneficiary)

PATTERN OF FINANCING

NBCFDC Loan	95%
SCA Contribution	05%

RATE OF INTEREST

From NBCFDC to SCA	2% p.a.
SCA to beneficiary	5% p.a.

REPAYMENT

Loan is to be repaid in quarterly instalments with maximum 10 years
(Including the moratorium period of six months on the recovery of principal).



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी)

भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय

नई स्वर्णिमा

उद्देश्य

दोहरी गरीबी रेखा से नीचे जीवन यापन करने वाली पिछड़े वर्ग की महिलाओं में आत्मनिर्भरता की भावना पैदा करने हेतु।

मुख्य विशेषताएं

- एन.बी.सी.एफ.डी.सी. "नई स्वर्णिमा" ऋण योजना का लक्षित वर्ग दोहरी गरीबी रेखा से नीचे जीवन यापन करने वाली पिछड़े वर्गों की महिलाएं हैं।
- रु. 1 लाख तक की परियोजनाओं में महिला लाभार्थी को अपनी ओर से पैसा लगाने की आवश्यकता नहीं है।
- ऋण राशि पर ब्याज की दर निगम की सामान्य ऋण योजनाओं की तुलना में कम है।

पात्रता

- केन्द्र व राज्य सरकारों द्वारा समय-समय पर अधिसूचित पिछड़े वर्गों की महिलाएं ही इस योजना के अंतर्गत ऋण लेने की पात्र होंगी।
- ग्रामीण क्षेत्र की प्रार्थी की वार्षिक पारिवारिक आय रु. 81,000/- से कम नहीं होनी चाहिए तथा शहरी क्षेत्र की प्रार्थी की वार्षिक पारिवारिक आय रु. 1,03,000/- से कम नहीं होनी चाहिए।

ऋण की अधिकतम सीमा

रु. 1.00 लाख (प्रति लाभार्थी)

वित्तीय प्रणाली

एन.बी.सी.एफ.डी.सी. ऋण	:	95%
एन.सी.ए. का अंश	:	05%

ब्याज की दर

एन.बी.सी.एफ.डी.सी. से एम.सी.ए. को	:	2% वार्षिक
एन.सी.ए. से लाभार्थी स्वयं सहायता समूह को	:	5% वार्षिक

ऋण वापसी

ऋण का पुनर्भुगतान तिमाही किस्तों के आधार पर अधिकतम 10 वर्ष है।

(मूलधन की वसूली पर 6 माह की मोरेटोरियम अवधि को सम्मिलित करते हुए)



NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION

(Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

KRISHI SAMPADA

OBJECTIVE

To provide concessional loans under Micro Finance to small farmers, vegetable growers of the target group for urgent requirement of funds during Rabi & Kharif or any cash crop.

IMPLEMENTATION OF SCHEME

The loan will be available through State Channelising Agencies (SCAs) as cash credit limit to be fixed for each loanee as per need assessed and appraised by Field Officers of SCA. (as per guidelines of NABARD)

ELIGIBILITY

- Members of Backward Classes, as notified by Central Government/State Governments from time to time.
- The annual income of the applicant's family should be below double the poverty line i.e. Rs.1,03,000/- p.a. in urban areas and Rs.81,000/- p.a. in rural areas.

MAXIMUM LOAN LIMIT

The maximum loan limit is Rs. 50,000/-

PATTERN OF FINANCE

(i)	NBCFDC loan	:	95%
(ii)	SCA loan	:	05%
(iii)	Beneficiary Contribution	}	:

RATE OF INTEREST

	NBCFDC to SCA	SCA to Benef.
Upto Rs. 50,000/-	: 1% p.a.	4% p.a.

REPAYMENT OF LOAN

Loan is to be repaid in quarterly instalments within 48 months (including the moratorium period of six months on the recovery of principal). However, the amount of loan repaid by the farmers can be replenished within the cash credit limit fixed for the loan every six months coinciding with crop pattern.



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी)

भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय

कृषि सम्पदा

उद्देश्य

इस योजना का उद्देश्य लक्षित वर्ग छोटे किसानों, सब्जी उत्पादकों आदि को तथा किसानों को रबी, खरीफ अथवा नकदी फसलों हेतु माइक्रो फाइनेन्स योजना के अन्तर्गत रियायती ऋण उपलब्ध कराना।

योजना का क्रियान्वयन

राज्य चैनेलाइजिंग एजेंसी द्वारा नाबार्ड गाइडलाइंस के अनुसार समय-समय पर आवश्यकतानुसार ऋण उपलब्ध कराया जा सकता है।

पात्रता

- क. भारत सरकार/राज्य सरकारों द्वारा समय-समय पर अधिसूचित पिछड़े वर्गों के सदस्य।
ख. आवेदक के परिवार की वार्षिक आय दोहरी गरीबी रेखा के नीचे होनी चाहिए जैसे शहरी क्षेत्रों में रु. 1,03,000/- वार्षिक एवं ग्रामीण क्षेत्रों में रु. 81,000/- वार्षिक।

अधिकतम ऋण सीमा

अधिकतम ऋण सीमा रु. 50,000/- है।

वित्तीय प्रणाली

- | | | |
|--------------------------|---|-----|
| i) एन.बी.सी.एफ.डी.सी. ऋण | : | 95% |
| ii) एस.सी.ए. ऋण | : | 05% |
| iii) लाभार्थी अंश | } | |

ब्याज दर

	एन.बी.सी.एफ.डी.सी.	एस.सी.ए. से लाभार्थी
	से एस.सी.ए. को	को
रु. 50,000/- तक	1% वार्षिक	4% वार्षिक

ऋण का पुनर्भुगतान

ऋणों का पुनर्भुगतान 48 महीनों तिमाही किस्तों के आधार पर किया जाएगा (मूल राशि की वसूली पर 6 माह की मोरेटोरियम अवधि को सम्मिलित) कृषकों द्वारा पुनर्भुगतान की गई ऋण राशि को कैश क्रेडिट सीमा में प्रत्येक 6 माह की अवधि में पुनः प्राप्त किया जा सकता है जो फसलों के पैटर्न पर निर्भर होगा।



NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION
(Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

TRAINING & UPGRADATION OF SKILL

OBJECTIVE

The objective of this scheme is to provide training to the target group to make them capable and self-dependant through appropriate technical training in the field of traditional and technical occupations and entrepreneurship, financial assistance is provided in the form of grant through SCA / Institution. The trainee can obtain loan under NBCFDC general loan schemes to start his / her business after successful completion of the training.

ELIGIBILITY

The applicant should belong to the Backward Classes as notified by Central Government/ State Government from time to time. The annual family income of the applicant should be less than Rs.1, 03,000/- p.a. in urban areas and Rs.81, 000/- p.a. in rural areas.

The Corporation provides financial assistance for project linked training for upgradation of technical and Entrepreneurial Skill of Members of Backward Classes through SCAs/ training institutes.

INSTITUTIONAL LINKAGES TRAINING PROGRAMME FOR SKILL UP-GRADATION TRAINING PROGRAMME

Under this programme the craftsmen/artisans are trained to meet the changing market demands of their products and up-grading the skills of those traditional Craftsman/Artisans, who have inherited the trade/occupations from the generations.

Under this programme, NBCFDC established training linkages with reputed training institutions in the country and arrange training in specialised trades for eligible candidates as sponsored by State Channelising Agencies (SCAs).

Expenditure borne by NBCFDC - 100% of the training cost

Duration - Upto Six months

Payment of stipend (Maximum) Rs.500/- per month can be considered depending upon training requirement.

The expenditure on training is considered on actual basis.

Short duration training programmes may also be organized under Entrepreneurship development programme (EDP) specially for member of Self Help Groups (SHGs). In order to equip the beneficiaries to set up their own business, the training in entrepreneurship development is provided to prospective beneficiaries. The NBCFDC provides upto 90% of the cost of such training whereas the State Channelising Agency (SCA) contributes 10% of the training expenditure.



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी)

भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय

प्रशिक्षण एवं दक्षता अपग्रेडेशन

उद्देश्य

इस योजना का उद्देश्य पिछड़े वर्ग के व्यक्तियों को उनके परम्परागत एवं तकनीकी पेशों एवं उद्यमों के क्षेत्र में समुचित प्रशिक्षण के माध्यम से उन्हें कार्य के योग्य एवं स्वावलम्बी बनाने एवं तकनीकी एवं उद्यमीय कौशल को बढ़ाने हेतु परियोजना सम्बद्ध प्रशिक्षण हेतु राज्य चैनेलाइजिंग एजेंसियों/प्रशिक्षण संस्थानों के माध्यम से वित्तीय सहायता उपलब्ध कराना है। प्रशिक्षणार्थी सफलतापूर्वक प्रशिक्षण पूर्ण करने के उपरान्त अपने व्यवसाय को आरम्भ करने हेतु एन.बी.सी.एफ.डी.सी. की सामान्य योजनाओं के अन्तर्गत ऋण सहायता भी प्राप्त कर सकते हैं।

पात्रता

केन्द्र सरकार अथवा राज्य सरकारों द्वारा समय-समय पर अधिसूचित पिछड़े वर्ग के ऐसे व्यक्ति जिनकी वार्षिक पारिवारिक आय ग्रामीण क्षेत्र में रु. 81,000/- तथा शहरी क्षेत्र में रु. 1,03,000/- से अधिक नहीं हो, इस योजना के पात्र हैं।

एससीए/प्रशिक्षण संस्थाओं के माध्यम से निगम पिछड़े वर्गों के सदस्यों की तकनीकी एवं उद्यमिता दक्षता बढ़ाने के लिए परियोजना से जुड़े प्रशिक्षण के लिए वित्तीय सहायता मुहैया कराती है।

दक्षता अपग्रेडेशन प्रशिक्षण के लिए संस्थागत प्रशिक्षण कार्यक्रम

इस कार्यक्रम के अन्तर्गत शिल्पकारों/कारीगरों को, अपने उत्पादों की बदलती बाजार माँगों को पूरा करने के लिए तथा पीढ़ी दर पीढ़ी विरासत में प्राप्त कार्य/व्यवसाय करने वाले पारम्परिक शिल्पकारों/कारीगरों को दक्षता बढ़ाने के लिए प्रशिक्षित किया जाता है।

इस कार्यक्रम के अन्तर्गत नेशनल बैकवर्ड क्लासेज फाइनेन्स एण्ड डेवलेपमेंट कॉरपोरेशन (एन.बी.सी.एफ.डी.सी.) ने राज्य चैनेलाइजिंग एजेंसियों द्वारा प्रायोजित पात्र उम्मीदवारों के लिए विशिष्ट व्यवसायों में देश में प्रतिष्ठित प्रशिक्षण संस्थाओं से प्रशिक्षण दिलाने की व्यवस्था की है।

एन.बी.सी.एफ.डी.सी. द्वारा वहन किया गया खर्च - प्रशिक्षण लागत का 100 प्रतिशत
अवधि - 6 माह तक (अधिकतम)

प्रशिक्षण की आवश्यकता को ध्यान में रखते हुए 500/-रु. प्रति माह वजीफा देने पर विचार किया जा सकता है।

प्रशिक्षण पर होने वाले खर्च को वास्तविकता के आधार पर ध्यान में लिया जाता है। विशेषकर स्वयं सहायता समूहों के सदस्यों के लिए उद्यमिता विकास कार्यक्रम (ईडीपी) के अन्तर्गत लघु अवधि के प्रशिक्षण कार्यक्रम भी आयोजित किए जा सकते हैं। अपना स्वयं का कारोबार स्थापित करने के लिए योग्य बनाने हेतु भावी लाभार्थियों को उद्यमिता विकास के लिए भी प्रशिक्षण मुहैया कराया जाता है। ऐसे प्रशिक्षणों के लिए एन.बी.सी.एफ.डी.सी. प्रशिक्षण लागत का 90 प्रतिशत तथा राज्य चैनेलाइजिंग एजेंसी 10 प्रतिशत प्रशिक्षण-व्यय वहन करती है।